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Housing as Northern Community Development: A Case Study of the Homeownership Assistance Program (HAP) in Fort Good Hope, NWT

William E. Rees
J. David Hulchanski

March 1990

A Report Prepared for the

External Research Program
CANADA MORTGAGE AND HOUSING CORPORATION

THE UNIVERSITY OF BRITISH COLUMBIA

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Housing as Northern Community Development:

A Case study of the Homeownership Assistance Program (HAP) in Fort Good Hope, Northwest Territories

A Report Prepared by

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for the

External Research Program
Canada Mortgage and Housing Corporation

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Abstract

This study describes an innovative community-based housing delivery system which has been in effect in the hamlet of Fort Good Hope, Northwest Territories, since 1982. Fort Good Hope's self-management of the NWT's Homeownership Assistance Program (HAP) is widely perceived to have improved not only the quantity and quality of local housing, but also to have contributed to community pride, independence and self-esteem. This study was undertaken to formally judge the success of the program, identify key strengths and weaknesses, recommend improvements, and suggest how positive aspects of the Fort Good Hope experience might be shared with other northern communities. This study finds that the provision of housing by a community is an effective mechanism to add to the process of community development. The Fort Good Hope HAP project met both the NWT Housing Corporation's primary goal of providing housing and the community's goal of stimulating local development and community self-esteem. The Fort Good Hope experience presents a clear-cut example of how increased local control has led to superior program delivery and has enabled a housing program to address certain other chronic community problems and concerns. Housing programs and community development can be effectively linked. The provision of housing on the Fort Good Hope model can play an important role in northern community development.

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At the University of British Columbia's School of Community and Regional Planning we would like to thank two research assistants: Leslie Gilbert for her assistance in gathering a great deal of background material and assisting with the early drafts of several sections of this report; and Jessie Hill for her advice and assistance in preparing the final draft.

Canada Mortgage and Housing Corporation

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Executive Summary

Purpose and Scope

This study describes a community-based housing delivery system which has been in effect in the hamlet of Fort Good Hope, NWT, since 1982. Fort Good Hope is a small (pop. 586) Dene community located on the Mackenzie River near the Arctic Circle.

Fort Good Hope's self-management of the NWT's Homeownership Assistance Program (HAP) is widely perceived to have improved not only to the quantity and quality of local housing, but also to have contributed to community pride, independence, and self esteem. If these perceptions are true, they suggest that the provision of housing might serve an expanded role in community economic development in the North. This study was undertaken to formally judge the success of the program, identify key strengths and weaknesses, recommend improvements, and suggest how positive aspects of the Fort Good Hope experience might be shared with other northern communities.

The field work and related data collection began in the summer of 1987 and was completed in January 1989. This report documents the origin, history, and status of the manner in which Fort Good Hope has used its block funding for implementing the Homeownership Assistance Program, including:

* the institutional and administrative arrangements (accountability and responsibility);
* program planning and implementation;
* nature and degree of residents' participation;
* objective measures of success (houses built, levels of maintenance, jobs created, skills acquired, relative cost, etc.);
* subjective indicators of community satisfaction; and
* applicability to similar communities elsewhere, and general policy implications.

Fort Good Hope as a Case Study

Fort Good Hope's self-management of the HAP program began as a result of perceived problems in the administration of the NWT Housing Corporation's previous Small Settlement Home Assistance Grant Program (SSHAG). Communities participating in this program had experienced persistent late (or non-) delivery of materials, poor quality of delivered goods, and excessive costs, resulting in aborted construction schedules and uncompleted houses. These problems were attributed to poor communication, inadequate coordination, and other problems associated with a remote central administration in Yellowknife.

Consequently, in 1981, the Fort Good Hope council proposed to the Housing Corporation that the two negotiate an experimental arrangement whereby the community would receive a block sum to allow it to design and administer its own homeowner assistance program. The proposed approach, if successful, was intended to serve as a model for all Mackenzie Valley communities. The "experiment" has been in operation since 1982. Fort Good Hope has completed four to six log and wood-frame houses each year.

The Socio-economic Context for Northern Housing Programs

Many remote, northern, predominantly native communities are characterized by sub-standard housing, low levels of technical skills, high under-employment, and a variety of related social problems. A central premise of this study is that the social effectiveness of housing programs in northern Canada can be greatly enhanced. In addition to providing more and better housing to northern residents, housing programs can play a significant role in the social and economic development of recipient communities. These results can be achieved when planning and administrative arrangements for housing programs are designed explicitly to support these multiple objectives and when responsibility for key elements of program implementation is held by community institutions.

The Potential of Housing as a Tool for Community Development The Fort Good Hope Experience

The hypothesis of this case study is that the provision of housing can serve as a tool for community development in the North. Chapter 1 describes the essential characteristics of community-based development. These characteristics have been used as criteria to assess the Fort Good Hope experience.

1. ***Local control and ownership of the activity is important to reducing alienation, to promoting self-esteem, and to creating greater self-reliance.***

In Fort Good Hope the HAP is seen to be a strong and effective mechanism for reducing alienation attendant with overcrowded and unpleasant housing conditions, promoting self-esteem by both constructing and owning a house, and creating a sense of greater individual and community self-reliance for having undertaken the enterprise.

2. ***Building community self-reliance is central to all community based development activity. This means reducing dependency on outside sources for goods, services, and expertise, by gradually building on local competence and capacity to provide what is needed.***

Building self-reliance is a clear goal of the local management of the HAP in Fort Good Hope. For the native residents of Fort Good Hope, "Having control over HAP is all part of our desire for self-government or at least greater self-sufficiency." The HAP constitutes a significant subsidy for individual home-ownership. The community and individual clients therefore remain highly dependent on the outside for capital, goods, services, and expertise. However, this subsidy is much less than that required for social rental housing and the Fort Good Hope experience demonstrates that HAP can be an excellent means for northern communities to start their bid for a greater degree of self-reliance. Even the success of getting the authority for community implementation and carrying it through (to great local and territorial acclaim), stimulated an increased sense of community self-reliance, independence, and ability which will likely carry over into other enterprises.

3. ***Local permanent employment.***

While the HAP units themselves provide no lasting employment, the Fort Good Hope case demonstrates that administrative and construction skills are useful in the community and help HAP participants in getting employment elsewhere (in this case, as carpenters with oil companies in the region or with other HAP constructions). While the HAP program has not yet stimulated any additional economic

development in Fort Good Hope it has provided a foundation from which to work.

4. ***Reduced dollar and population leakage from the community economy.***

In Fort Good Hope, as in most other northern communities, many of the goods, services and expertise essential to housing construction are not available and must be bought outside and transported to the community. These imports are a significant source of dollar leakages. However, the HAP is a marked improvement over the dominant mode of building construction wherein all materials and labour were imported for the construction season and there was little, if any, community benefit reaped from the planning and construction processes. Population leakage is also decreased as community residents are presented with the opportunity of a decent dwelling and the pride of home-ownership.

5. ***Building community institutions and coordinating mechanisms is essential in creating new partnerships for development and broadening the base of community participation.***

Fort Good Hope presents other small northern communities with an excellent institutional model for community development. The integration of the Band Council and the Settlement Council, and the cooperative decision--making model represented by the Fort Good Hope Housing Society, provides for a high degree of coordination and consensus building in the community. This is responsible, in part, for the success of the program.

6. ***Cooperative relationships are emphasized in enterprise development to reduce the risk of one community group gaining at another's expense.***

It is significant that Fort Good Hope is a relatively homogeneous community with a strong community identity based on local culture. The tendency toward local consensus and cooperation is registered both in the institutions that the community has developed and more generally among its residents. The risk of divisiveness between community groups in Fort Good Hope was therefore slight at the outset of the HAP.

7. ***Profit is used to enhance community welfare by re-investment to improve the present enterprise or develop another one. Beyond providing some paid employment, community-based business is not organized for the personal financial gain of members. Members benefit from the goods and services provided.***

There is no financial "profit" (capital to re-invest) from HAP. The main tangible acquired by the community via the HAP is new housing units, and there is no question that its members have benefited from this growth of community capital stock.

8. ***Informal (non-monetary) economic activity is recognized to be integral to the local economy.***

The notion of an "informal economy" is hardly new to the North and is essential to understanding communities such as Fort Good Hope. The element of "sweat equity" remains a central element of HAP in Fort Good Hope and is a good illustration of the important contribution of informal economic activity to the local economy.

9. ***Economic and non-economic activities are recognized as important to health and social well-being.***

Housing in small northern communities without housing markets is "non-economic" in the

sense that housing is regarded strictly as shelter rather than as capital investment. Thus, to the extent that home-ownership is perceived as a significant advantage it is most commonly for non-economic reasons. The non-economic spin-offs of HAP housing are regarded as important to health and social well-being by both the community and the NWT Housing Corporation.

Transferability

The Fort Good Hope case study suggests that on balance the community's experience can be transferred to other northern communities. Several factors limit and others encourage the transferability of the Fort Good Hope model of "housing as community development." Chapter 6 reviews the requirements for successful implementation of the HAP on the Fort Good Hope model, the factors encouraging transfer of the model to other northern communities, and the factors limiting such a transfer.

Policy Implications

The main policy implication of the Fort Good Hope case is that central government programs such as housing delivery can be devolved to the community level and, in so doing, be supportive of community development. However, to take full advantage of this opportunity, programs should be adapted to the peculiar circumstances and requirements of each recipient community. Some communities will require more management and administrative aid than others; some will need assistance in the development of community institutions for successful local implementation at the local level.

Conclusions

The community-based housing delivery system employed by Fort Good Hope has improved not only the quality and quantity of local housing, but has also contributed to community pride, independence, and self-esteem. The Fort Good Hope experience does present a clear-cut example of how increased local control has led to superior program delivery and has enabled a housing program to address certain other chronic community problems and concerns. Accordingly, we conclude that the provision of housing can serve an expanded role in community economic development in the North.

The provision of housing was seen, in the 1970s, to be a foundation for the economic, social and political development of the Northwest Territories, and it is now clear that a locally-controlled process of housing provision both extends the foundation for development and can be an element of that development. In this light, the social effectiveness of housing programs in the North can be greatly advanced. In addition to providing more and better housing to northern residents, housing programs can play a significant role in the social and economic development of recipient communities. The best results are achieved when planning and administrative arrangements for housing programs are designed explicitly to support multiple objectives and when responsibility for key elements of program implementation is held by community institutions.

The prospects for community development in the North are improving although not uniformly. The case of the Fort Good Hope HAP demonstrates that the provision of housing by a community is an effective mechanism to add to the processes of community development. The Fort Good Hope HAP project has met both the Housing Corporation's primary goal of providing housing and the implicit community goal of stimulating local development from a broader base.

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1. Introduction: Community Development & Housing in the North

1.1 Purpose and Scope of this Study

This study describes a community-based housing delivery system which has been in effect in the hamlet of Fort Good Hope, North West Territories (NWT), since 1982. When we began the research, Fort Good Hope's self-management of the NWT's Homeownership Assistance Program (HAP) was widely perceived to have improved not only the quality and quantity of local housing, but also to have contributed to community pride, independence, and self esteem. Anecdotal accounts suggested that this was a clear-cut example of how increased local control had led to superior program delivery, and had enabled a housing program to address certain other chronic community problems and concerns.

If these perceptions were true, they suggested that housing programs and the provision of housing might serve an expanded role in community economic development in the North. The researchers believed that by examining this case we could formally judge the success of the program, identify key strengths and weaknesses, recommend improvements, and suggest how positive aspects of the Fort Good Hope experience might be shared with other northern communities.

The field work and related data collection began in the summer of 1987 and was completed in January 1989. This study documents the origin, history, and status of the manner in which Fort Good Hope has used its block funding for implementing the NWT Housing Corporation's Homeownership Assistance Program, including:

* the institutional and administrative arrangements (accountability and responsibility);
* program planning and implementation;
* nature and degree of residents' participation;
* objective measures of success (houses built, levels of maintenance, jobs created, skills acquired, relative cost, etc.);
* subjective indicators of community satisfaction;
* applicability to similar communities elsewhere, and general policy implications.

1.2 Introduction to the Case Study: Fort Good Hope

Fort Good Hope's self-management of the HAP program began as a result of perceived problems in the administration of the NWT Housing Corporation's previous Small Settlement Home Assistance Grant Program (SSHAG). Communities participating in this program had experienced persistent late (or non-) delivery of materials, poor quality of delivered goods, and excessive costs, resulting in aborted construction schedules and uncompleted houses. These problems were attributed to poor communication, inadequate coordination, and other problems associated with a remote central administration in Yellowknife (Fort Good Hope 1981).

Consequently, in 1981, the Fort Good Hope council proposed to the Housing Corporation that the two negotiate an experimental arrangement whereby the community would receive a block sum to allow it to design and administer its own homeowner assistance program. The proposed approach, if successful, was intended to serve "as a model for all Mackenzie Valley Communities" (Fort Good Hope 1981, p.27). The "experiment" has been in

operation since 1982. Fort Good Hope has completed four to six log and wood-frame houses each year, using a high proportion of local labour and some local materials.

Although not previously documented, the Fort Good Hope story was known throughout the North before we began this work. At the September 1986 Baffin Region Economic Development Conference in Iqaluit (co-chaired by W.E. Rees), several Baffin community representatives expressed dissatisfaction with their own existing housing programs for their failure to take local needs and resources into account. All had heard of the Fort Good Hope experience, and wanted to know how it might apply to their own communities.

1.3 The Socio-economic Context for Northern Housing Programs

The NWT comprise approximately one third of Canada's land mass and in January 1989 had a total population of 52,700. Within the NWT there are 57 communities of which five are considered to be major centres with populations exceeding 2,000. The territorial population is 16% Dene, 7% Metis, 35% Inuit, and 425 non-native (NWT 1988, p.10-11).

Many remote, northern, predominantly native communities are characterized by sub-standard housing, low levels of technical skills, high under-employment, and a variety of related social problems. In short, they display many of the usual indicators of poverty and underdevelopment. Since the mid-1960s, the federal and territorial governments' major economic response to these problems, particularly in the Western Arctic, has been to promote large-scale industrial development associated with hydrocarbon and, to a lesser extent, mineral extraction (Stabler and Olfert 1980, Abele and Dosman 1981, Rees 1982). In effect, northern development has been tied to energy policy and equated almost exclusively with non-renewable resource mega-projects. Massive investment was supposed to provide the stimulus for socioeconomic development at the community level through the "trickle down" of benefits (mostly through backward linkages), and special training and employment programs to ensure the involvement, at least as workers, of native and other Northerners (Chretien 1972).

From the beginning, there were serious theoretical flaws with this concept, including inherent structural weaknesses in the northern economy, that prevented many affected communities from taking advantage of development opportunities. In the early 1980s, the whole approach crumbled, with the shut-down of exploration and development activities throughout the Western Arctic in response to deteriorating world oil prices, and the attendant large-scale layoffs of semi- and unskilled workers. Communities in the Beaufort Sea-Mackenzie Delta region were particularly hard hit.

The Eastern Arctic has not been as greatly affected by boom and bust in the petroleum sector as has the West, but is grappling with economic problems of its own. In the Baffin Region, perhaps as much as 50 to 75% of economic activity takes place in the so-called "informal" economy. This non-monetized system of hunting, fishing, trapping, and other subsistence activities, of inter-community trade and other mutual support mechanisms, is largely responsible for the maintenance of cultural tradition, and the generally more stable social environment of the Eastern Arctic.

Since the early 1950s, however, even the subsistence components of the northern life-style have become increasingly dependent on cash infusions from the sale of seal and other furs to pay for such modern implements as guns and ammunition, snowmobiles and fuel. The world-wide anti-sealing and anti-wildlife harvesting campaign has, therefore, had a critical impact on the cash flow required to support the informal economy. The loss of North American and European markets for animal products, seriously threatens the mixed economy of many Inuit communities. New approaches to community development are required for the eastern as well as the western Arctic to support the traditional, land-based economies of native people throughout the North.

1.4 The Potential of Housing as a Tool for Community Development

A central premise of this study is that the social effectiveness of housing programs in northern Canada can be greatly enhanced. In addition to providing more and better housing to northern residents, housing programs can play a significant role in the social and economic development of recipient communities. We also believe that the best results will be achieved when planning and administrative arrangements for housing programs are designed explicitly to support these multiple objectives and when responsibility for key elements of program implementation is held by community institutions.

"Housing" has many characteristics that would enable it to contribute significantly to community social and economic well-being. For example, compared to resource investment, the flow of housing program dollars at both the federal and territorial government levels has been steady and reliable in recent years; the implementation of locally-controlled housing programs could be a valuable training ground for local administrators; housing construction provides a variety of semi-skilled and skilled jobs,

as well as experience and on-the-job training that can be applied in other types of construction as opportunities arise; construction in the North is a part-time or seasonal activity of the kind desired by many native Northerners (it provides both the cash and time necessary for the pursuit of subsistence activities); local purchase of building materials, and wages locally spent would support existing businesses, thereby having a multiplier effect in the community economy.

Despite these advantages and various northern preference policies, "...many [housing] contracts are still let to southern firms or to northern based firms who import skilled workers from outside the community or even from outside the NWT" (NWT 1985, p.109). Frequently, too, (admittedly sometimes necessarily) all building materials are manufactured or purchased outside the community and even the Territories, in metropolitan Canada. This pattern is common even in larger communities where numbers of expensively-trained native construction trades-people can be counted among the unemployed. Present practice, therefore, may contribute to a pervasive sense of dependence, futility, and frustration at the community level.

Much progress must be made before housing programs fully exploit the positive linkages of housing to employment, business development, and other aspects of community life in the North and elsewhere. Indeed, after four decades of on-reserve housing programs delivered through the Department of Indian Affairs, the Indian housing problem has not been solved and may have grown worse over the years (see DIAND 1979, Perchal 1983). This has led to a growing perception of poor housing as a symptom of wider social malaise and a consequent need to reorient policy.

There have been calls for increased regional and local involvement in housing related decision-making since the mid-1970s (NIB/DIAND 1976), and in 1980 DIAND acknowledged the failure of the centralized policy and program delivery system (DIAND 1980). Since then, momentum in the south has grown for a more development-oriented approach to program funding at the local (band) level (see Perchal 1983). In the NWT, the Legislative Assembly's Special Committee on Housing emphasized the potential strong linkages between housing and community economic development, and recommended "that municipal and community councils be given the option of taking over administration of NWT Housing Corporation programs" (NWT 1985, Recommendation #79, p.137).

Within the context of an expanded social role for housing in northern communities, this report documents a case in which an experimental housing program has, in fact, proved to be an effective community development tool.

1.5 A Note on Community Development

"Community-based development" or "community economic development" has attracted increasing attention in recent years from academics and practising planners. However, the most important factor in raising the profile of local development issues has been the leadership of myriad community-based organizations. People everywhere are becoming interested in reasserting reasonable control over their own socio-economic destinies.

A. The Importance of Self-Reliance

Community economic development can, of course, be driven by any form of economic enterprise impinging on the local economy, including externally-controlled mega-projects. But a fundamental theme at the heart of community development is the importance of self-reliance, of building on local skills and resources, and acquiring local control over the main factors in the development equation.

The onus in community development, therefore, is on local people to take the initiative in mobilizing local and external resources to attract new industries and enterprises and to acquire an adequate level of control over existing economic activities (SPARC 1986). Outside people will often be required for expert advice, external financing and other resources may be prerequisite for success. However, people are coming to realize that "the lasting benefits of a community venture will be much greater if the final decisions about a project are made within the community by its own members (Wismer and Pell 1981, p.3)."

B. The Scope of Community Development

Community-based development differs from "traditional" economic development in other significant ways. Most importantly, successful community-based development tends to be more comprehensive and fully integrated than more usual sectorial development initiatives.

Typically, community development recognizes the importance of both the formal and informal economies in creating community cohesiveness. It therefore encompasses a wider range of development types and institutions, including non-profit voluntary agencies (e.g., drug and alcohol counselling services), worker and consumer cooperatives, union operated businesses, and various cottage industries. In some cases, a local exchange trading system ("Green Dollars," a form of local currency) may be established to provide local employment and reduce the "leakage" of capital from the community (Davis and Davis 1987).

Community economic development is not concerned exclusively with things economic. Creating jobs and increasing the capital and resources available to the community are important, but there may be as much emphasis on developing individual self-esteem and on strengthening local social and cultural institutions as on stimulating economic enterprise. For these reasons, community economic development explicitly includes activities and groups that are usually considered marginal to the modern industrial economy: women, native people, youth, the unemployed, and the disabled.

C. Characteristics of Community-Based Development

The following summarizes the salient features of community economic development and provides a framework for our consideration of the role of housing in community development in the North (based on Wismer and Pell 1981, and SPARC 1986):

1. Local control and ownership of the activity is important to reducing alienation, to promoting self-esteem, and to creating greater self-reliance;

2. Building community self-reliance is central to all community based development activity. This means reducing dependency on outside sources for goods, services, and expertise, by gradually building on local competence and capacity to provide what is needed;

3. Local permanent employment;

4. Reduced dollar and population leakage from the community economy;

5. Building community institutions and coordinating mechanisms is essential in creating new partnerships for development and broadening the base of community participation;

6. Cooperative relationships are emphasized in enterprise development to reduce the risk of one community group gaining at another's expense;

7. Profit is used to enhance community welfare by reinvestment to improve the present enterprise or to develop another one. Beyond providing some paid employment, community-based business is not organized for the personal financial gain of members. Members benefit from the goods and services provided;

8. Informal (non-monetary) economic activity is recognized to be integral to the local economy;

9. Economic and non-economic activities are recognized as important to health and social well-being

10. Initiatives that provide employment for the traditionally "hard to employ" may be explicitly emphasized (women, older workers, native people, and the disabled benefit);

11. Appropriate technology that is adapted to the scale of the enterprise and sensitive to the quality of the local social and biophysical environments is used; and

12. Worker participation in management is encouraged and there is general emphasis on creating healthy, satisfying, working conditions.

1.6 Methods and Data Sources

Data were obtained from a review of the literature, personal observation, and interviews with key personnel involved in the implementation of the Fort Good Hope housing program. The interview schedule included officials of the NWT Housing Corporation, administrators of the Homeownership Assistance Program, the Municipal/Band Manager of Fort Good Hope, members of the Fort Good Hope Dene Community Council and the Fort Good Hope Housing Society, and builder/occupants of houses constructed under the program since 1982. Additional information was obtained from the Dene Nation National Office in Yellowknife, the Department of Indian and Inuit Affairs in Yellowknife and Ottawa, and Canada Mortgage and Housing Corporation in Yellowknife.

All parties contacted cooperated fully and gave freely of their time for consultation and lengthy interviews. We also enjoyed complete access to all relevant documents.

Details of research questions, interview protocols, and analyses are provided in relevant sections of the report.

2. Housing and Housing Policy in the NWT

2.1 Housing Conditions in the NWT

Little has been written about Northern housing conditions, except for passing references to the generally poor condition in periodicals and various reports. The verbatim transcripts of the NWT Special Committee on Housing documented community responses and concerns regarding housing (NWT 1984).

A. Overcrowding

Overcrowding in private houses is a major problem in the NWT. A 1986 survey of private homes in the Western Arctic found that, of the houses surveyed, average households consisted of five persons and there were 2.3 persons per bedroom. In contrast, CMHC guidelines state that more than one single adult or one child over 5 years per bedroom constitutes overcrowding. In the private housing survey, residents were asked what form of housing assistance would improve their current situation. While only 5% of respondents requested public housing and 18% declined any form of assistance, 40% indicated a desire to build or purchase a new home and 37% wanted to renovate their existing home. Of the 'build' group, 86% of respondents reported their homes in poor physical condition and 85.7% in crowded condition. 78.6% described their homes as both crowded and in poor physical condition (NWTHC 1986a).

Jonas Kakfwi, a resident of Fort Good Hope who spoke at the Special Committee on Housing public meeting, describes his rental home:

> Some of us were overcrowded. Not only me. We were 9 in the family with the wife and I but there are some bigger families in the same three bedroom house (NWT 1984, p.260).

B. Construction and Design Problems

Appropriate construction and design methods for the north are a continually problem. Only recently has real progress been made on building technology, though much of this new know-how has yet to be implemented.

Design of housing appropriate to the needs of different households is a serious problem. Another speaker at the Fort Good Hope public meeting, for example, suggested that a greater range of housing types and sizes be constructed to meet changing household needs (e.g. for seniors and singles). The housing needs of other groups, such as the handicapped, single-parent families and extended families, are not met by the standard three-bedroom prefabricated units prevalent in the NWT. In addition, concern was raised that housing programs did not account for regional differences in environment and lifestyle (NWT 1984, p.255).

Construction and design situations arise in the NWT, such as permafrost and extreme temperatures, that are unknown in the rest of Canada. In the past two decades some prefabricated houses, primarily designed for the south, were sited facing north, without insulation, with large picture windows and water tanks that froze in winter and fell through the floor. Housing construction and design techniques have become more sophisticated and sensitive to the harsh environment over time. Housing requirements in the North are: 15" insulation and vapour barriers; roof and window overhangs; direction of doors in relation to wind and snowdrift and placement of doors for fire escape; triple glazed windows of adequate size to permit light; pad preparation; and porches for windbreak, storage and skinning animals. The importance of the placement of doors was discussed at the Fort Good Hope meeting of the Special Committee on Housing:

> If that place ever catches fire, it could blow up. I do not think you would have enough time to reach the door. There are two doors (beside) each other on one side. If there happens to be a fire and you want to get out...what about the kids? (NWT 1984, p.261).

C. Availability of Adequate Housing

Insufficient numbers of housing units are also a constant problem. A 1981 report prepared for Fort Good Hope Dene Band Council cites examples of the severity of housing shortages:

> The Band Council recently auctioned off a dilapidated Ministry of Transport warehouse. Eleven of the fifteen bidders wanted the warehouse, which measures only approximately 12 x 15 feet and is uninsulated, not for storage purposes but for a home...Mackenzie Valley Housing spent x amount of dollars to upgrade an old mission outhouse for one of our elders to live in and call home. We feel that the Dene should not have to live in outhouses (Fort Good Hope 1981, p.2,4).

The existing housing stock in the NWT is not sufficient to support an economic housing market even in Yellowknife. Housing shortages are reflected in overcrowded conditions, zero vacancy rates, high market costs and long waits for public housing. At current

production rates, it will take the NWT 30 years just to meet current housing needs. With increasing family formation rates and continuing high infant mortality rates, there is growing concern that housing shortages will continue in the future and that housing demand in the NWT will continue to outpace housing supply.

D. Housing Affordability

Housing affordability is a severe problem in the NWT. The cost of living in the Territories is the highest in Canada by far; the cost of living in Yellowknife is 15-29% higher than Edmonton, and in turn, the cost of living in Fort Good Hope is 49-79% higher than in Edmonton. While costs of living and accommodation in the NWT are high, income levels are substantially lower than national averages and employment opportunities are few. A majority of residents have difficulty affording utility and rental payments, much less mortgage payments.

The Public Housing Rental Scale used by the NWT bases rents on the national model of assessing rent to 25% of family income. In October 1988, maximum rent ceilings were lifted, meaning residents will have to pay even higher rents for public housing.

Housing affordability in the NWT is also associated with outrageously high construction costs, due in part to the shortage of indigenous building materials, lack of economics of scale necessary for a viable housing industry, and high transportation costs to import materials from the south. Communities are isolated and building materials have to be imported for construction during the short summer months. As the building season is short, construction means long working hours and tight time frames. Further, there is a lack of building trade skills in most settlements and skilled labour must be brought in. Delays receiving building materials (which often arrive in damaged condition) all compound construction problems and ultimately add to housing costs.

Substandard housing conditions are considered the norm in the NWT. Much of the existing housing stock, particularly in the Eastern Arctic, is substandard or uninhabitable largely due to shoddy building materials, hasty construction, or inappropriate design for the north. In addition, lack of money for housing maintenance or repair as well as overcrowding have contributed to the rapid deterioration of the public housing stock. Unless rehabilitated, the average northern house has a life expectancy of about 15 years (Habitat 1981, vol.24, p.27). Rapid deterioration of the housing stock compounds the already existing housing shortage.

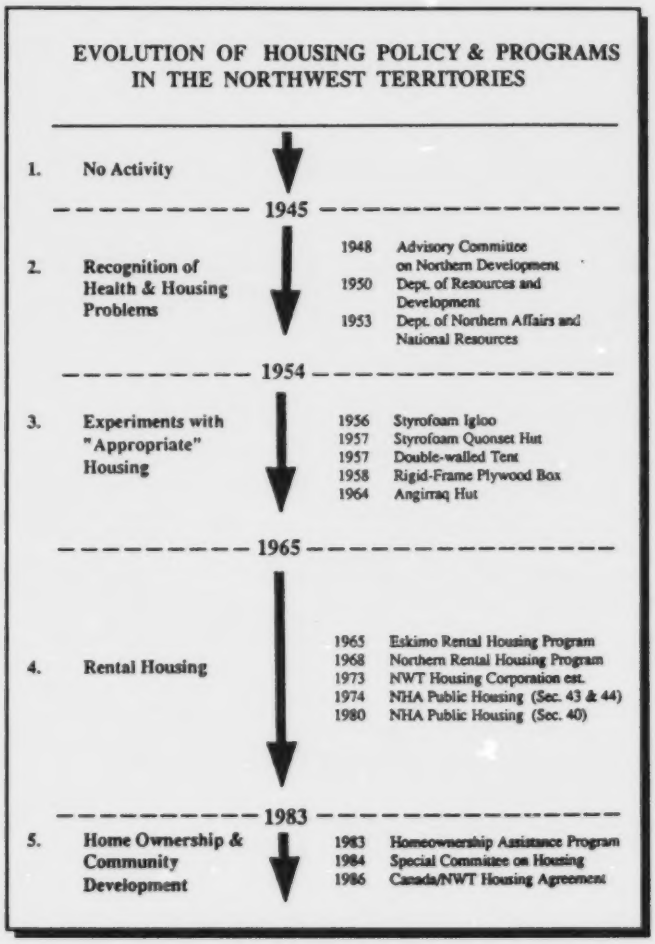
2.2 The Northwest Territories Housing Corporation (NWTHC)

The NWT Housing Corporation was created in 1971 by Order-in-Council, commencing operations on January 1, 1974 with headquarters in Yellowknife. The agency is

responsible for developing, maintaining and managing social housing and other housing programs in the Territory. The NWT Housing Corporation presently owns and maintains over 4,000 public housing units in the territory.

A. History

Prior to 1968, the responsibility for providing government funded housing to alleviate overcrowded and unhealthy living conditions in the NWT was under jurisdiction of the Department of Indian Affairs and Northern Development. In 1968-69, administration of rental housing programs was transferred to the Government of the NWT and the stock of 2,200 Northern Rental Purchase Units came under control of the NWT Department of Local Government's Housing Division. Until the NWT Housing Corporation commenced operation in 1974, five different government departments were responsible for various aspects of housing delivery and administration (NWT 1985, p.25).


EVOLUTION OF HOUSING POLICY & PROGRAMS
IN THE NORTHWEST TERRITORIES
1. No Activity
1945
2. Recognition of Health & Housing Problems
1948 Advisory Committee on Northern Development
1950 Dept. of Resources and Development
1953 Dept. of Northern Affairs and National Resources
1954
3. Experiments with "Appropriate" Housing
1956 Styrofoam Igloo
1957 Styrofoam Quonset Hut
1957 Double-walled Tent
1958 Rigid-Frame Plywood Box
1964 Angirraq Hut
1965
4. Rental Housing
1965 Eskimo Rental Housing Program
1968 Northern Rental Housing Program
1973 NWT Housing Corporation est.
1974 NHA Public Housing (Sec. 43 & 44)
1980 NHA Public Housing (Sec. 40)
1983
5. Home Ownership & Community Development
1983 Homeownership Assistance Program
1984 Special Committee on Housing
1986 Canada/NWT Housing Agreement

In 1971, a Task Force on Housing was established to encourage and promote the availability of adequate, reasonably priced, serviced housing in order to create a foundation for economic, social and political development of the Northwest Territories (NWT 1972). Describing the present system of housing delivery as unwieldy, inflexible and inefficient, the Task Force recommended the establishment of a Housing Corporation to create, coordinate and give direction to housing programs based on need, environment and research, so as to make available an adequate standard of

housing to all residents. The administrative responsibility for housing, which had been distributed between various federal and territorial departments, was consolidated within one organization.

With the transference of housing to the Corporation, most houses built in the early 1970s were delivered under Public Housing programs, with Canada Mortgage and Housing Corporation as the funding partner and the NWT Housing Corporation as the active partner. Funding was subject to NHA guidelines, such as building standards and codes, rent scales and maximum unit prices. The establishment of a Crown Corporation was considered the most effective means of accessing NHA funding.

INFLUENTIAL REPORTS ON HOUSING IN THE NWT

1945	Survey of Health Conditions Medical Services in the NWT *by Dr. G.J. Wherrett*
1960	Eskimo Housing and Mortality *by Dept. of National Health & Welfare*
1965	Report on Northern Housing & Housing Policy Paper *by Dept. of Indian Affairs &Northern Development*
1972	NWT Council Task Force on Housing Report *by NWT Legislative Assembly*
1976	An Integrated Housing Policy for the NWT *by NWT Housing Corporation*
1979	Task Force Report of 1979 *by NWT Housing Corp. & CMHC*
1982	Housing Northern People: Directions for the NWT in the Next Decade *by NWT Housing Corporation*
1985	Final Report of the Special Committee on Housing *by Special Committee of NWT Legislative Assembly*
1987	Building Homes, Communities and Our Future: A New Approach to Housing in the NWT *by NWT Housing Corporation*

The first concern of the NWT Housing Corporation was to upgrade or replace the inadequate stock of Northern Rental units inherited from the federal government. Between 1974 and 1980, the NWT Housing Corporation built 1,300 single-family, prefabricated public housing units in small settlements in the NWT and row housing and semi-detached units in urban settings. While the accelerated public housing program did alleviate housing shortages, other problems were created. Clients resisted paying higher rents, program administration was complex, there were maintenance problems and confusion at all levels (NWT 1985, p.30). It became evident that long-range planning was required to meet diverse and pressing housing needs.

Following the 1972 Task Force Report on Housing and the creation of the NWT Housing Corporation, a number of internal and inter-agency committees were formed to develop

and implement housing policy objectives. A motion was passed in the February, 1977 Legislative Assembly to approve the five year capital plan, "An Integrated Housing Policy for the NWT", which emphasized the role of the homeownership subsidy to alleviate housing shortages. Other recommendations were to establish regional housing workshops, increase funding and authority to local Housing Associations, and fund local non-profit and cooperative housing agencies.

Funding was not made available to carry out these recommendations due to a change in senior management in the NWT Housing Corporation and the introduction of Ministerial authority. Also, the Public Housing Rental Scale was revised and rents were assessed at 25% of income minus a cost of living differential. Rental scale maximums were increased and rent ceilings lifted. These 'reforms' did not encourage higher income households to choose homeownership, as was expected, due to the high utility costs, nor did they address whether public housing rents were affordable in relation to NWT costs of living.

The Task Force Report of 1979 was a joint effort of CMHC and the NWT Housing Corporation, with the participation of several Housing Associations (including the Mackenzie Valley Housing Association). Updated in 1982 as "Housing and Northern People; Directions for the NWT in the Next Decade" the two reports laid the foundation for housing policy in the 1980s. One of their recommendations was to create housing advisory groups to ensure community participation in Housing Corporation policy concerns.

Between 1978 and 1981, meetings and workshops were held with Corporation officials and community members to discuss housing problems. Known as Housing Federations, these forums for regional housing concerns had no legal authority and consequently were not recognised as legitimate advisory bodies. The *Final Report* of the Special Committee on Housing recommends that similar housing committees be re-established to coordinate housing concerns between communities, districts and headquarters (NWT 1985, p.137). The emphasis on community adopted by Corporation in the late 1970s is summarized below by George Forrest, then Managing Director for the NWT Housing Corporation:

> We're encouraging local people to take more and more control over their own housing. Our goal is that within three years, housing will be turned over to the native people through their local Housing Associations and through District Housing Federations. The Corporation will become a resource for technical assistance and funding" (NWT 1985, p.31).

With another management change in 1981, however, direction of the Housing Corporation shifted away from community development and devolution of local program delivery to more centralized authority in headquarters and continued emphasis on rental housing programs. It was in this context that the Special Committee on Housing was created to investigate housing conditions and the operational effectiveness of the NWT Housing Corporation. In its introduction, the *Final Report* states that programs are "often

inappropriate and overloaded with bureaucratic regulations which are insensitive to the needs of the people" (NWT 1985, p.2). The Housing Corporation has since published several significant documents responding to the *Final Report* and outlining a five-year Corporate strategy. A Global Agreement was signed in 1986 between NWT Housing Corporation and CMHC, placing control more directly with the NWT Housing Corporation and permitting the NWT to develop long-term solutions to its housing problems.

B. Current Corporate and Organizational Structure

The NWT Housing Corporation is one of three government corporations operating in the Territories. The Minister Responsible for Housing provides broad guidelines and direction to the Housing Corporation's Board of Directors. Through the Minister, the Corporation is responsible to the Legislative Assembly for all NWT government housing activity in the North. The Board of Directors, who are effectively the policy-making body of the Corporation, consists of twelve members appointed by the Minister. The President, who reports to both the Minister and the Board of Directors, is in charge of day-to-day operations and ensuring policy decisions taken by the Board are carried out.

The President is supported by three Vice-Presidents, a Human Resources Director, six District Managers, a Manager of Corporate Relations, and a Chief of Policy and Evaluation. In addition, the NWT Housing Corporation has five divisions: Policy and Evaluation; Human Resources; Community and Program Services Division; Finance and Corporate Services; and Construction and Development.

After this brief overview of the history and organization of the NWT Housing Corporation, the next section will examine the evolution of housing programs that have been initiated to attain stated objectives of ensuring adequate and affordable housing in the Territories.

2.3 Evolution of Housing Policy in the NWT

This section provides a brief overview of housing policy in the NWT. The evolution of housing policy in the NWT can be divided into five periods: government inactivity prior to 1945; recognition of health and housing problems (1945 to 1954); experiments with various "appropriate" housing techniques (1955 to 1964); public rental housing (1965 to 1980); and homeownership and community development (since 1981).

A. No Activity (Before 1945)

Prior to European contact, the Dene and Inuit lived a self-sufficient and semi-nomadic lifestyle, requiring shelter that could be quickly and easily built from materials at hand.

The period before 1945 is characterized by a lack of an overall plan or organization on the part of the Canadian government to deal with northern problems. Bureaucrats displayed either ignorance or a complete lack of interest in the North and its inhabitants. Very little is documented about general housing conditions in the NWT prior to World War II, and far less was actually done to alleviate the woefully inadequate supply and quality of housing at that time. While the Canadian government never clearly defined its social policy regarding native people in the North,

> it proceeded after World War II on the assumption that the nomadic hunting and trapping life, for all intents and purposes, over. It was thought that the aboriginal people had no alternative but to conform to a wage based society (NWT 1985, p.20).

In the 1940s, the fur economy collapsed, coinciding with the expansion of military and resource development activities in the North. The Dene and Inuit were drawn to white settlements where they could access health care, food, education and wage labour on occasion. To remain near these perceived amenities, primitive houses were constructed around military stations out of scrap building materials. A Dane, visiting Iqaluit (Frobisher Bay) in 1952, comments:

> The dwellings they construct from any materials on hand are on or in the vicinity of the camp 'dump' and make, together with the tents one sees there in the summer, a depressing impression (Jenness 1964, p.75).

B. Recognition of Health and Housing Problems (1945 - 1954)

Not until 1945, when Dr. G. J. Wherrett conducted and made public a survey of health conditions in the NWT, were people made aware of the inadequacy of Northern housing. Wherrett argued that poor housing conditions were the root cause of the spread of diseases such as tuberculosis, influenza, measles, diphtheria and typhoid, and further claimed that health could not be divorced from general socio-economic conditions.

In response to this criticism, medical services were provided in the form of travelling doctors in 1946 and in 1948 nursing stations were established in a number of settlements throughout the NWT. The Advisory Committee on Northern Development was also formed in 1948 to coordinate all activities pertaining to Northern development, but did not play a significant role improving housing conditions in the Territories.

In 1950, the Department of Resources and Development was given responsibility of the Eskimo people, largely because significant numbers of these people had died in the 1930s and 1940s due to malnutrition, disease epidemics and deplorable housing conditions. One author estimated that not one per cent of the Eskimo population was housed at minimum standards laid down by law, also noting that the Arctic was treated as a 'giant housing slum' (Phillips 1967, p.157). The Department of Northern Affairs was created in 1953 to take a fresh look at the North' and coordinate all activities in the NWT. While housing was apparently on their agenda, the agency rationalized that "the implementation of a housing program was complicated by the absence of a coherent plan or organization dealing with Northern problems" (Nixon 1987, p.285).

C. Experiments with "Appropriate" Housing (1955 - 1964)

During the late 1950s and early 1960s, a number of academics and government research agencies attempted to address northern housing problems by conducting experiments in housing design. Several unique housing types, promoted as being "appropriate" for the North were introduced and tested. None of these new housing types proved able to

A styrofoam igloo in Cape Dorset, c. 1957.

withstand the climatic conditions or be a desired form of housing by Northern residents. Designers of the five housing types introduced in this period were all concerned with producing a large number of units at the lowest possible price. In addition, the durability of these units were mostly tested in southern Canada. Essentially, these experimental units created a second and lower standard of housing in the North; one for Euro-Canadians and another 'appropriate' for indigenous people.

The styrofoam igloo was introduced to the North in 1956 and used for the next four years. It measured approximately 14 feet in diameter and had wooden floors, a small door and was constructed of 6 inch thick styrofoam. An extension of the igloo was the styrofoam quonset hut imported to the NWT in 1957. It consisted of 3 inch styrofoam sheets placed over a series of semicircular arches with a 7 foot radius, deposited on a 18 x 14 foot gravel pad. One author notes with surprise that native people prefer to live in an imitation of their indigenous shelter, over 'a conventional structure costing 20 times as much' (CDNHW 1960, p.68).

Approximately 1,200 one-room rental houses were supplied to the Inuit between 1958 and 1965 at a cost to the government of $500 each. Known as 'rigid digits', these were crude

A prototype quonset style styrofoam house at Iqaluit (Frobisher Bay), c. 1958.

dwellings by any standard, providing little more than basic shelter. Measuring 16 by 16 feet in size, these low rental houses had no running water or toilet facilities and little insulation. They were hastily constructed, overcrowded, not suited to northern conditions and continually required repair. As Michael Ballantyne, then Minister Responsible for Housing, claimed:

> Now we look back and say, "How could they have built such bad housing!". But at that time the priorities were different. People were dying (Souchette 1986, p.16).

Another type of experimental housing introduced was the double-walled tent, with wooden floors and using polyurethane-coated nylon materials or fiberglass insulation. The 'Angirraq', an Eskimo term for hut, was designed by the National Research Council of Canada in 1964. Described as "a unique little northern hut", the Angirraq was a light-weight prefabricated dwelling measuring approximately 16 by 24 feet in size and built of stressed skin plywood panels. It is not known how successful this model was in providing shelter. Styrofoam huts and igloos were known to last up to four years, and a few 'rigid digits' are still used as shelter in the North.

D. Rental Housing (1965 - 1980)

The federal government instigated a number of low-rent public housing schemes in the 1960s and 1970s. Early programs were primarily directed at the Inuit population who, on their meager incomes, had difficulty paying the operating and maintenance costs of housing. The Eskimo Housing Loan Fund of 1956 evolved into the Eskimo Rental Housing Program in 1965.

The following year, the Department of Northern Affairs received a grant of $169,000 from CMHC to finance adult education classes instructing Eskimo recipients about rent-to-purchase housing. Funds were also allocated to educate the Inuit about (southern) sanitation, safety, nutrition methods as well as and housing maintenance. To enable the indigenous people to understand the Northern Rental Purchase Program introduced in 1968, education kits and translators were distributed to 475 families in Baffin Island and Keewatin regions.

In 1968, when the Government of NWT took over responsibility for housing, public rental housing programs were integrated under one program, which was available to all races and cultures. The Territorial Rental Housing Program was initiated in Mackenzie Valley communities.

When the NWT Housing Corporation was established in 1974, it was able to access funding through NHA to build public housing in all regions of the NWT. The size and quality of units constructed under the Public Housing program were considerably better

than Northern Rental Purchase homes. Even though public housing rental scales have been criticized for being based on southern standards, people seem to prefer public housing over Northern Rentals. Between 1974 and 1980, an unprecedented number of public housing units were constructed to replace the overcrowded and dilapidated Northern Rental units. In 1980, public housing and rehabilitation programs are funded under NHA Section 40, which allows a significantly lower and longer-term public expense than previous funding arrangements.

RENTAL HOUSING PROGRAMS IN THE NWT

1967	NWT Housing Ordinance
1968	Northern Rental Housing Program
1969	Territorial Rental Housing Program
1970	Local Housing Authorities established
1973	NWT Housing Corporation established
1974	NHA Public Housing (Sec. 43 and 44)
1980	NHA Public Housing (Sec. 40)

E. Homeownership and Community Development (1981 to Present)

Although it is recognized that there will always be people who require public housing because they cannot afford the operating and maintenance costs of owning a home, since the early 1980s, communities have expressed a preference for homeownership. Homeownership assistance grants were made available on an ad-hoc basis between 1973 and 1977, when the Small Settlement Housing Assistance Grant was introduced. There are only two homeownership programs currently offered in the NWT: the Rural and Remote Housing Program, the NWT version of CMHC's Rural and Native Housing Program; and the popular Homeownership Assistance Program (HAP).

In reports following the 1977 Homeownership Task Force and the 1984 Special Committee on Housing, the preference for homeownership was continually reinforced. It was thought that owning ones' home fostered a stronger sense of responsibility for local government, could lead to increased community control, promoted self-esteem and pride while building skills and removing people from dependency on the government.

2.4 Evolution of the NWT Homeownership Assistance Program

The NWT Housing Corporation is charged by the Government of the NWT with the mandate of assisting residents "in accordance with need, to secure and maintain adequate, suitable and affordable shelter at reasonable costs" (NWTHC 1986). The NWT Housing Corporation fulfills this mandate by delivering two categories of housing assistance: public rental housing programs and homeownership assistance programs. The Corporation's statement of objectives regarding homeownership programs is "to assist the residents to acquire ownership of adequate, suitable and affordable nature and to assist homeowners to upgrade their homes to an adequate standard". Between 1980 and 1988 the NWT Housing Corporation subsidized a total of 878 ownership units under the SSHAG and HAP programs. As Table 1 indicates, 231 of these units went to the Inuvik Region, in which Fort Good Hope is located.

Table 1

Total HAP Unit Allocations 1980 to 1988

Year	Fort Good Hope	Inuvik Region	Total Northwest Territories
1980	0	0	18
1981	7	12	38
1982	5	10	47
1983	5	0	34
1984	3	41	92
1985	5	33	104
1986	7	38	176
1987	8	55	214
1988	5	42	155
Total	**45**	**231**	**878**

Note: From 1980 to 1983 the program was called the Small Settlement Home Home Assistance Grant (SSHAG).

Source: NWT Housing Corporation, Yellowknife, 1988.

A. The Country Home Assistance Grant (1973 - 1977)

HAP has its origins in the early 1970s, when only a few "experimental" units were built every other year or so at the discretion of the Commissioner of the NWT. Early log construction was discussed by participants in a conference held in 1974 on 'Building in Northern Communities':

> There is an experiment using log construction that the Commissioner started in Fort Good Hope a few years ago. The project was started by the people in Fort Good Hope based on a design by Bernard Brown of Colville Lake. They told the Commissioner: 'the design suits us and we can build it for the

> same price or less than your standard northern low-rental house'. The Commissioner said: 'Okay, show me'. The intent was to establish a plan which would allow communities in the western part of the Northwest Territories to make their own houses. Occasional grants of $5000 have been given at the discretion of the Commissioner for log home construction (Glover 1974, p.30).

The Country Home Assistance Grant (CHAG) was established in 1973 to house families in a manner consistent with their lifestyles and desires. The purpose of the program was to assist families construct log homes as an alternative to 'camp' housing in outlying settlements "where it is not practical to provide, or where indigenous people do not desire Government sponsored rental programs" (Memorandum to the Executive Committee, CHAG Policy, June 1, 1973). A CMHC official, speaking at the northern building conference, stressed the need:

> to ensure that people get the kind of housing they want. They wanted log houses so we're having log houses built. They don't necessarily meet with standards that they have in the book...[but] we see that there is a reasonable conformity to those standards. We build houses with wooden basements in the Yukon. It's not in the book, but it works. Standards can be set by successful tries. You can't beat success. Some log houses have been standing fifty or sixty years (Glover 1974, p.31).

Homeownership assistance under CHAG was administered by the Government of the NWT's Department of Local Government. It essentially provided a 'once in a lifetime' maximum grant of $5000 to cover costs of the basic finishing materials required to construct a log home. Technical assistance was also provided concerning site selection, plans and working drawings. The main requirement of this relatively unstructured plan was that each client family was responsible for transporting the logs and finishing materials to the site. The applicant was also required to supply locally harvested logs for the shell as well as the labour to construct the house. Additional requirements were that the applicant must demonstrate shelter need, they must occupy the home as a principal dwelling, and be responsible for all utilities and maintenance.

B. The Small Settlement Home Assistance Grant (1977 - 1983)

Adminstration of the CHAG program was transferred to the NWT Housing Corporation when it was created in 1974. The Corporation updated the program in 1977, incorporating three major changes to CHAG: extending program eligibility to most communities in the Mackenzie Valley below the treeline, with the exception of Yellowknife; changing its name to Small Settlement Home Assistance Grant; and increasing the grant amount to $10,000 ($7,500 for materials and $2,500 for transportation).

Originally, CHAG and SSHAG programs were only available in communities where public housing was not available, restricted or undesirable by local residents. Expanding homeownership to larger settlements in the Mackenzie Valley where public housing is available has been an important policy change. Evidence of this expansion is revealed in budget allocations, which increased steadily from $70,000 in 1973 to $810,000 in 1981, as well as increased unit allocations. The total number of units constructed under CHAG and SSHAG prior to 1978 was 124.

One of the four main recommendations in the 1972 NWT Task Force on Housing report was to develop incentive programs to encourage and facilitate homeownership. The high cost of utilities made subsidized rental housing more attractive to many communities, especially those in the Eastern and High Arctic. Although public rental housing was still required, the Task Force emphasized that new housing programs "must be based upon making available the opportunity and method through which an individual may own their own home, rather than being locked into a rental program" (NWT 1985, p.48). Although authors of the Task Force were well intentioned, one is struck by the patronizing tone of the report regarding the capability of indigenous people to become 'homeowners' in the southern sense. They charge that only through increased native participation in "educational programs and accelerated economic activity in the North, have [they] found homeownership a possible and desirable objective" (NWT 1972, p.13).

Upon a request by the Housing Corporation's Board of Directors, a Homeownership Task Force was created in 1977 to report on the growing concern and interest in the Mackenzie Valley for homeownership. Their recommendations clearly supported those made previously by the 1972 Task Force, in that:

> residents preferred homeownership over rental programs because it was thought that homeownership created a stronger sense of responsibility for local government, removed people from government dependency and promoted self-esteem and pride (NWT 1985, p.49).

The *Final Report* goes on to mention that recommendations of the 1977 Task Force were not carried out due to senior management changes which resulted in a reversion to public rental housing. It indicates that since the Special Committee on Housing was established in 1984, the NWT Housing Corporation has placed greater emphasis on homeownership programs.

C. The Homeownership Assistance Program (1983 to Present)

The Homeownership Assistance Program (HAP), which evolved out of the former SSHAG program, was created in 1983 with an expanded scope. In 1981, the Fort Good Hope and Fort Resolution Band Councils submitted a proposal to the NWT Housing Corporation to construct SSHAG units in their communities using block funding. Since that time,

community groups have successfully constructed HAP units for local residents upon signing a contractual agreement with the Housing Corporation.

To secure HAP loans, the Housing Corporation requires 5-year term mortgages, reduced by 20% each year, where land is owned; or an equitable mortgage where the mortgage is registered against land owned by a Band Council; or an assignment of lease to the Housing Corporation when land is leased to a client; or a promissory note stating that the client is responsible for the amount owed if HAP funds are repayable to the Housing Corporation.

THE NWT HOUSING CORPORATION'S HOME OWNERSHIP ASSISTANCE PROGRAM

1973 Country Home Assistance Grant (CHAG)
1976 Rural and Remote Housing Program *(joint CMHC & NWTHC program)*
1977 Small Settlement Home Assistance Grant program (SSHAG)
1983 Homeownership Assistance Program (HAP)
1985 CMHC Rural and Native Housing Demonstration Program
1986 Canada/NWT Global Agreement on Housing *(joint 50/50 financing of HAP)*

After 1983, HAP units started to be allocated to communities outside the Mackenzie Valley, for example to Holman Island, Frobisher Bay and Rankin Inlet. More regional distribution is planned after 1985, after which time the Housing Corporation intends to 'step-up' delivery of HAP units to approximately 200 per year.

The HAP client receives a 'once in a lifetime' tax-free grant in the form of a materials package worth approximately $30,000, as well as a $10,000 grant to cover the cost of transportation, site development and electrical installation. The $40,000 grant is forgiven at 20% a year over a period of 5 years, providing that the recipient inhabits and does not rent or sell their HAP home. In the event that an agreement is broken, the unforgiven portion of the grant must be repaid by the HAP recipient.

As each HAP client must be able to afford the operating and maintenance costs of owning a home, the NWT Housing Corporation has established minimum and maximum income level criteria for applicants. Other eligibility criteria stipulate that the applicant: be older than 19 years, a resident of the NWT for at least five years and be able to demonstrate

shelter need; be able to acquire title or lease of land within municipal boundaries; and have never before received a grant or subsidy under CHAG or SSHAG to build a home.

There are apparently over 25 pages of eligibility criteria listed in the NWT Housing Corporation Homeownership Manual. Other rules concern training programs, the ability of the applicant to build and financial and construction guidelines. In the past several years, the NWT Housing Corporation employees have devised a sophisticated unit allocation system process to rank households and communities by need according to housing preference. Access to homeownership assistance programs continues to be problematic. While it is feared that strict eligibility criteria will exclude a significant number of people interested in the program, the number of prospective clients who can afford to operate and maintain a home and have construction skills is reaching saturation.

In the Special Committee on Housing *Final Report*, a total of 16 recommendations are proposed to strengthen and expand the role of homeownership in the NWT. They conclude by stating that:

> the Homeownership Assistance Program is advantageous to NWT residents who desire to own homes built according to their design concepts of a modest scope and free of complex financial procedures and regulations which require substantial capital investment or savings. It is an appropriate program for small communities where a real estate market is non-existent and property leasing is inexpensive (NWT 1985, p.55).

2.5 The NWT Legislative Assembly's Special Committee on Housing, 1984-85

The Special Committee on Housing was created in February 1984 to undertake a detailed review of the Northwest Territories Housing Corporation. The Committee was assigned this task because, since the Corporation was established in 1972, there had been no review of its effectiveness and there was some debate whether the agency was in fact meeting community housing needs. The Special Committee on Housing consisted of three Members of the Legislative Assembly representing the West and three representing the East, in addition to two appointed co-chairmen. Committee members were given the authority to examine all matters under authority of the Housing Corporation by reviewing documents, interviewing individuals and agencies, receiving oral and written submissions and holding public meetings.

The *Final Report of the Special Committee* on Housing, presented to the 1985 Spring Session of the Legislative Assembly, is regarded as the most comprehensive review of housing in the NWT ever undertaken. The document challenged existing housing policies and proposed extensive change, calling on the NWT Housing Corporation to re-examine

its objectives, role, relationship with communities and its approach to service delivery. The following is a brief summary of the Committee's findings and recommendations, as well as the response of the NWT Housing Corporation to their document. The *Final Report* consists of five parts: Summary of Recommendations; Implementation; Housing and Community Development in the NWT; NWT Housing Policies and Programs; and the NWT Housing Corporation.

The report starts by introducing participants (both members and staff) in the Special Committee, reviewing the motions passed and terms of reference framing their investigation, and acknowledging various individuals and agencies for their assistance. A map of communities visited by the Committee was also provided. Thirty pages of appendices at the back of the report included information concerning regional housing concerns, public hearings and written submissions, NWT Housing Corporation District offices and various housing and population statistics for the NWT.

A brief introduction to the Final Report reviews the role of government in housing delivery and describes the poor physical condition of housing in the NWT. It indicates that current housing programs in the NWT are perceived as being inappropriate, overloaded with bureaucratic regulation and insensitive to community needs. The introduction concludes that housing issues are inextricably linked to community development, emphasizing that community development is a function of increased local control over housing program delivery. Recommendations proposed in the Final Report emphasized the need to deliver housing in a way which fosters community, economic development and accountability between the Housing Corporation and communities.

> Recommendations in the Final Report attempt to give direction to make our government more responsive to the needs of the people. Overall, it is the view of the Committee that solutions rest not only with making governments work. It is also believed that government works best when it allows decision-making to be based in communities as much as possible (NWT 1985, p.3).

Part One provides a summary of the 82 recommendations distributed throughout the document. They are organized into ten topic areas: implementation (1 recommendation); rental programs (6); homeownership programs (16); maintenance and repair programs (16); GNWT staff housing policy (5); housing and social assistance policy (1); planning and community development (13); training (5); economic development (14); and the NWT Housing Corporation (5).

> The recommendations are so designed to motivate the Governments of Canada, the NWT and the NWT Housing Corporation to better serve the public (NWT 1985, p.16).

Part Two is concerned with the implementation of recommendations contained in the Final Report. In that report, the Special Committee claims that the way housing is delivered

to communities is just as important as the units themselves. For that reason, the Committee proposes that an implementation mechanism be established "to ensure its recommendations are carried out properly and as quickly as possible" (*Ibid*). The first recommendation is to establish an Implementation Review Committee to report to the NWT Legislative Assembly on progress made by the Housing Corporation in carrying out recommendations contained in the Final Report.

Part Three outlines the history of government involvement in housing delivery, reviewing the creation of the NWT Housing Corporation and major housing developments in the North. It also describes the evolution of housing policies and programs and a number of important documents published pertaining to housing in the NWT. The purpose of this section is to provide the reader with a background with which to assess the current housing situation facing northern communities.

Part Four provides a detailed analysis of how current rental and homeownership programs offered by the NWT Housing Corporation operate. The section also includes a commentary on costs of living in the NWT, which affects the ability of northerners to meet rent and mortgage costs. Rental scale revisions, the mortgage and user-pay electricity programs, cooperative housing and condominium legislation are also reviewed in part three of the Final Report. In addition, staff housing for territorial government employees is examined, as well as community planning and development activities undertaken jointly by the Department of Local Government and the NWT Housing Corporation. Instead of the 'top-down' approach currently in place, the report recommends that planning becomes more responsive to communities.

Part Five provides a detailed examination of the NWT Housing Corporation in terms of its objectives, organization, role of the Board of Directors and Minister, training methods, staff, policies and programs. The Committee recommends that a comprehensive audit of the Corporation is carried out by the Auditor General of Canada.

2.6 Assessment of Housing Need by the NWT Housing Corporation

Local housing needs surveys were initiated in 1984 by the NWT Housing Corporation to assess demand for the two major housing assistance programs available in the NWT: homeownership assistance and public housing. Needs surveys are conducted yearly in all 58 communities under the direction of Housing Corporation staff. They established a consistent measure of social housing demand, such that housing shortages in one community can be compared to those in another community and fluctuations in one community can be measured over time.

Housing needs surveys assist the Housing Corporation in its long-term goal of eliminating housing shortages in the NWT and in its short-term goal of evenly distributing the

delivery of housing. The surveys are also used by the Corporation as a planning tool to direct growth and manage its capital plan.

The surveys reveal an obvious split in demand between public housing in the Eastern and High Arctic and homeownership assistance in the Western Arctic. The Dene have traditionally relied on wood for construction and heat, while the Inuit have fewer materials available to them. As it costs the Inuit more to build and maintain their dwellings, they are consequently not as interested in homeownership.

A. Evolution of Community Housing Assessments

Housing needs surveys have evolved in pursuit of a method that is simple to administer and also produces a comprehensive and accurate measure of housing shortages. Prior to 1984, when the Corporation did not have a credible or publicly defensible method in place, housing allocations were primarily determined through political bargaining. At this time, need assessments only surveyed public housing tenants and requirements for housing units were identified without differentiating between the various housing programs. In the Western Arctic, where a significant portion of the population is privately housed, no information on housing conditions existed until May 1985 when a survey of 22 communities was conducted. Results of the survey revealed that people housed privately were worse off than those living in public housing. 55% of the sample reported their homes in "poor" physical condition, with only 19% in "fair" and 26% in "good" condition.

A revised survey method was implemented in 1986 which sought to consolidate and improve upon the previous needs assessment procedure. In a process called the Comprehensive Community Housing Assessment (CHEW), housing needs information on both public and private households is gathered and recorded. Under direction of the NWT Housing Corporation, Housing Association staff are responsible for conducting the housing surveys. One-on-one interviews are held with household members in their homes. The enumerator, who is familiar with housing conditions and program delivery, performs the dual role of information recorder and housing counsellor, informing the decision--making process of the respondent. The information, recorded by hand on a three-page worksheet, is later checked and edited in District Office and then submitted to Yellowknife for compilation and analysis by computer. The Housing Corporation is aware that variations may occur in the quality and reliability of the data collected. The type of housing assistance occupants think can best meet their needs is also documented in the needs assessment survey. Results of the CHEW are compiled in the form of a Housing Needs Summary sheet for each community. The 1986 CHEW canvassed 5,175 households in the NWT, representing a population of over 23,000 residents (almost 50% of the Territorial population).

B. Calculation of Community Housing Needs

The identification of need for either public housing or for the Homeownership Assistance Program is based on different housing requirements and are therefore treated separately. First, in terms of public housing, need is broken down according to requirements for a specific house size. The number of households requesting public housing is categorized by household size, as follows:

Household size	*Bedrooms*
1 - 2	1
3 - 4	2
5 - 6	3
7 - 8	4
9 or more	4+

The need for public housing combines the number of households presently living in public housing and wish to remain there plus the households that are applying for public housing. A cross referencing system has been established to identify households on the waiting list who are living in public housing as part of an extended household but who would prefer a public housing unit of their own. Housing need is calculated by comparing the number of households in each size category against the inventory of public housing stock with the appropriate number of bedrooms available in that community.

Results of the above calculations are tabulated on a Housing Summary sheet for each community. The number of households requiring public housing is shown in the far left column. The next two columns represent the inventory by program and the total inventory of rental units is given in the fourth column. The last column gives the need for public housing units in that community, that is, the number of households requiring housing minus the available supply. The inventory of public housing units by bedroom size rarely matches the stated need in most communities. The survey may reveal a negative need, for example, for three bedroom houses but a shortage, or positive need, for four bedroom houses. Consequently, if the shortage in one and four bedroom units were met, there would be a net surplus of three bedroom houses in the community.

Demand for the delivery of units under the homeownership assistance program is much easier to calculate. A needs assessment for homeownership assistance is simply the total number of households on a waiting list who qualify for and prefer homeownership over public housing rental. It is not necessary to evaluate the demand for HAP by household size, as clients select their own units. Total social housing need for each community is the sum of public housing and homeownership assistance program needs as identified in housing surveys.

Data gathered from housing needs surveys of public and private dwellings is translated into 'global unit allocations' using a mathematical model, converting housing need to allocation. Global allocations, established only on the basis of a unit of housing, disregard other criteria from the decision-making process such as household income, location or demographic characteristics. Each community's need is expressed as a fraction of total housing need, rounded off between its portion of District housing needs and Territorial needs. The capital construction budget of the NWT Housing Corporation then estimates the number of houses it can afford to build per year. While the Housing Corporation determines the number of units allocated to a community, the Housing Associations in that community define their own housing needs and participate in deciding the program mix of units delivered, whether homeownership assistance or public housing programs.

C. Problems Conducting Housing Needs Surveys

Determination of Housing Shortages and Household Size. Housing needs surveys are conducted primarily to determine housing shortages in the Territory. Housing shortages are considered to be the difference between the number of households and the available supply of housing in a given community. An accurate count of both the number and sizes of households in the NWT has proven difficult to measure, as some people prefer to live in extended family situations, while others are forced to share due to housing shortages. The only way to determine housing shortages is to instruct enumerators to inquire whether a family would like to move out of its present extended household situation.

Allocation of Housing Between Communities. In a needs based allocation system, funding received by each community out of the Housing Corporation's capital budget corresponds to its proportion of total housing need in the NWT. It follows that increased housing allocations for one community will result in a reduction of allocations for another community. Increases in housing allocations are substantiated by data collected in needs surveys.

Provision of Accurate Income Data. As a result of its cost-sharing agreement with the federal government, the NWT Housing Corporation is under pressure from CMHC to ensure that housing assistance is delivered according to narrowly defined income specifications. There appears to be a continuing problem determining household incomes and in establishing corresponding rents for public housing units.

Initiation of an Inventory of Private Housing. When target populations are small, as are most communities in the NWT, to be credible a needs assessment must survey close to 100% the households in a community. A reliable inventory already exists for public housing, but in the case of private, staff and seniors households, lists must be prepared as a control for future records. A system of numbering private homes in each community is currently being developed using the Territorial Government's Settlement Code.

Evaluation of Housing Conditions. A useful and consistent method of assessing the physical quality of housing is being developed for use by NWT Housing Corporation officials. Condition ratings for public housing already exists, but as the Corporation is not a liberty to inspect private dwellings, no information on the condition of private homes exists. While conducting the housing needs survey, enumerators are required to observe general housing conditions and register a simple pass or fail evaluation in three basic categories; heat, sanitation and structure. If a house fails in any one area, the enumerator will record that it does not provide basic shelter.

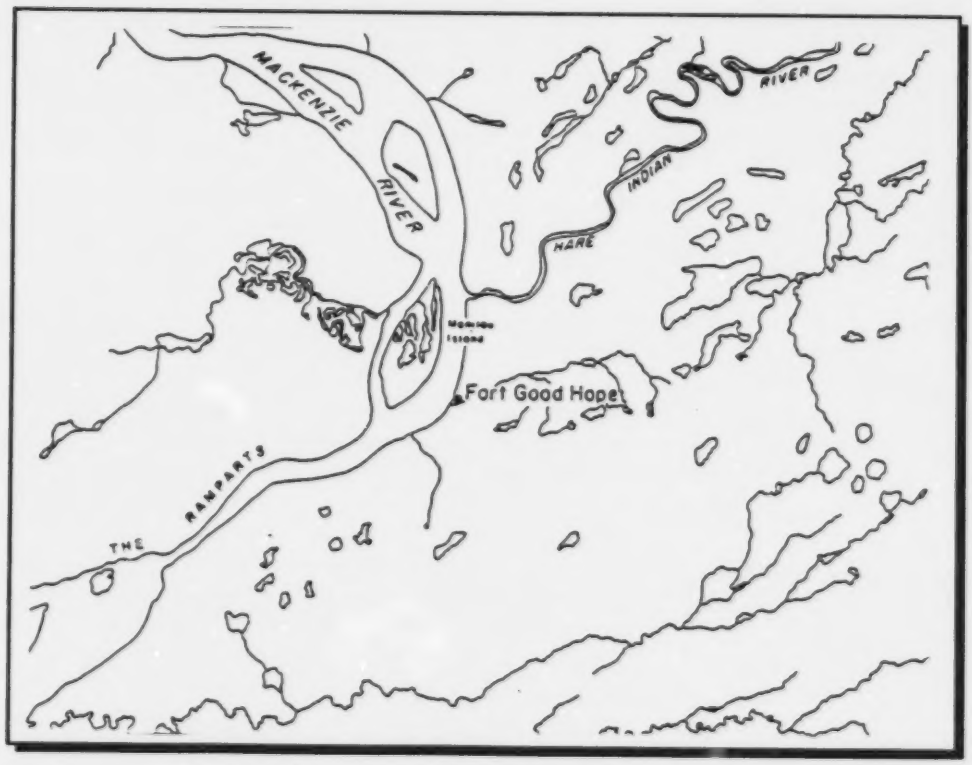
D. Recent Changes

Recent changes to the housing assessment process include identifying the needs of households in staff housing and those headed by seniors. Needs surveys are updated on a yearly basis to keep data reliable and accurate, maintain the integrity of the process and public confidence, and record minor fluctuations in community needs. Advantages of the revised CHEW system are that communities are treated equally and the formula is relatively objective, leaving little room for political manipulation. However, an employee of the NWT Housing Corporation describes housing needs surveys as 'wish lists'. In reality the Housing Corporation will supply only one house for every ten identified in the needs assessment of a particular community. For example, the 1988 Fort Good Hope needs survey identifies a need for 38 houses, but the community will receive funding for 4. The current delivery level of 300 units per year set by the Housing Corporations is likely to remain fixed in the near future. At this annual production rate, it will take approximately 30 years to meet current housing needs.

3. Fort Good Hope: A Community Profile

3.1 Brief History of the Community

Fort Good Hope is located approximately 800 kilometres northwest of Yellowknife and 27 kilometres south of the Arctic Circle on the east bank of the Mackenzie River. The community is situated on a wedge-shaped peninsular gravel bar formed by the confluence of the Mackenzie River and the tributary Jackfish Creek. Twelve kilometres south of Fort Good Hope are the Ramparts, vertical limestone cliffs rising 40 to 60 metres in height following the banks of the Mackenzie for 10 kilometres. The Ramparts line the narrowest passage of the river at 500 metres.



Fort Good Hope is the oldest permanent settlement in the lower Mackenzie River Valley. For almost four decades it was the northernmost white outpost in North America. The history of Fort Good Hope can be divided into six distinct areas: pre-European contact; founding of the fort; establishment of the mission; signing of Treaty 8; World War II and northern expansion; and recent community development.

A. Pre-European Contact (Before 1806)

Fort Good Hope is located in the homeland of the North Slavey Dene. Local Dene were named Hareskins by early explorers because of their reliance on the snowshoe hare for food and clothing. The Hare did not exhibit a tribal social structure. Instead, they travelled in extended family groups, reassembling for cooperative hunting expeditions and festivities. Heads of family groups acted as leaders and consensus builders. Few traces of Hare settlement patterns remain due to their nomadic nature, low population and limited cultivation.

Prior to first white contact, Hare occasionally received European trade items and Russian copper coins from other tribes who had previously encountered traders. In 1789, North West Company explorer Alexander Mackenzie led an expedition to the mouth of the Mackenzie River. His journal describes seeing six Hare families, living in "shelters made of felled logs", fishing off the Ramparts near what is now known as Fort Good Hope.

B. Establishment of Fort Good Hope (1806 - 1859)

A chain of fur trading posts were established at intervals of 150 to 200 miles along the Mackenzie River at strategic navigational positions. Log or frame structures typically including a trading post, mission and RCMP detachment were enclosed by a stockade. In the summer of 1806, Alexander Mackenzie, nephew of the explorer and a partner in the North West Company, established a trading post at the mouth of the Bluefish River just north of the Ramparts. Loucheaux, Mountain Hare and Dene as well as a number of Inuit traded at the post. The fort was moved downstream in 1823 to ameliorate travel complaints of the Loucheaux. Due to food shortages, however, in 1836 it was relocated upstream near its former location, but across the river at Manitou Island. In 1837, the island and fort were flooded and the post was moved once again to the east bank of the Mackenzie (its present site). According to Hudsons Bay Company archives, origins of the name Fort Good Hope are unknown.

Early relations between Dene and traders were volatile. Several white traders were massacred in 1813 by Indians in northern British Columbia, bringing the Mackenzie Valley fur trade to a standstill. Willard Ferdinand Wetzel, a clerk of the Hudsons Bay Company, travelled down the Mackenzie River as far as Fort Good Hope to reopen the trading posts. An entry in Wetzel's journal dated 1821 blames the trouble on "conduct

on the part of some of the managers...leaving the natives with a lively contempt for our morals and rectitude of character". The two rival fur trading companies amalgamated in 1821 under the name Hudsons Bay Company.

A number of noteworthy explorers passed through Fort Good Hope in the course of their Mackenzie Valley expeditions, including Sir John Franklin and Sir John Richardson. An unfortunate consequence of the concentration of people at the post was that they depleted the stock of game in the vicinity. In the winter of 1844, many North Slavey Dene starved to death awaiting a supply ship delayed at Fort Good Hope. An entry in Richardson's journal mentions the starvation and resort to cannibalism by the Hare. A garden of turnips, potatoes, cabbages and barley were planted successfully in 1828 and by 1864 enough game had returned to the area to permit the fort to supply dried meat to other areas. Attempts were also made to import cattle, chicken and oxen to the settlement.

With the establishment of Fort Good Hope, Hare Dene set up tents around the post in summer months to trade their furs for blankets, kettles, axes and knives. The Hudsons Bay Company hired Dene to fish and hunt to supply the fort, while others who had learned English or French were hired as interpreters. In the 1830s, a factor vaccinated several local Dene, indicating the spread of disease.

C. Establishment of the Roman Catholic Mission (1859 - 1921)

1859 marked the arrival of Father Pierre Grollier, the first missionary to reach the Mackenzie Valley. Grollier, who introduced Christianity to the Hare and christened them with French surnames, in 1859 constructed the first Roman Catholic mission near Good Hope at Hare Indian River. Father Grollier is also recognized for forging lasting peace between the Loucheaux and the Inuit, at one time bitter enemies.

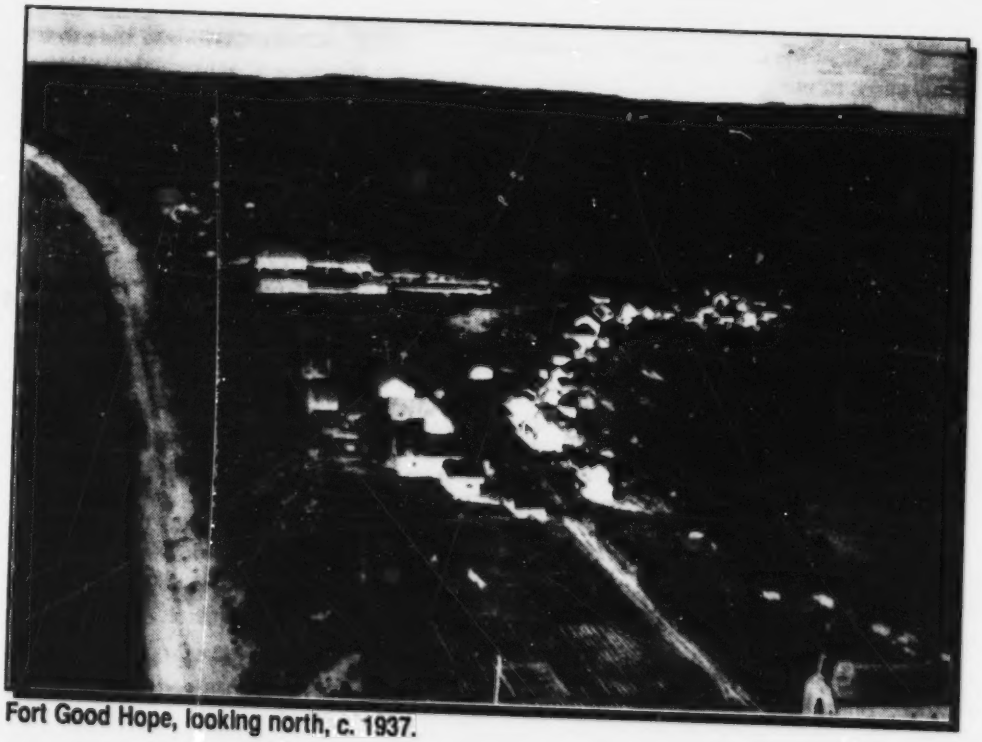
Father Emile Petitot, noted traveller, historian and author of the Loucheaux-Chippeweyan-Hareskin-French dictionary, arrived in Fort Good Hope in 1865. In this year Petitot started construction of the mission "Our Lady of Good Hope", which was completed in 1870. Several years later, volunteers from his congregation started to paint religious motifs on the walls and ceilings of the church using a concoction of fish oil and berry juice.

In addition to converting the Hare to Catholicism, priests were also concerned with educating the Dene and improving their sanitary habits. Dene children were sent to the mission school at Fort Providence to learn French, until 1926 when a school was established at Aklavik. A steamer would pick up children from various communities along the Mackenzie, taking them to the mission school where they would remain for 3 to 5 years. In 1915, 29 residents of Fort Good Hope spoke English and 33 (primarily Hudsons Bay Company employees) spoke French. Company supply boats brought with them an epidemic of scarlet fever in the 1860s, which reputably killed over 1,000 Dene.

Between 1908 and 1946, the Hudsons Bay Company operated a sternwheeler to carry freight, passengers and mail, each summer stopping at the forts along the Mackenzie. After 1880, Fort Good Hope had semi-annual mail delivery; by dog team in winter and by sternwheeler in summer. The presence of a trading post at Fort Good Hope had stimulated an extensive native trade network extending north to Herschel Island and west to Russian Alaska. The post was expanded and new buildings added in the first few decades of the 19th century.

D. Signing Treaty 8 and the Influx of Free Traders (1921 - 1940)

This period is largely known for the introduction of government activities in the NWT. In 1921, the Mackenzie Valley Dene signed a treaty with the Canadian government, receiving annual treaty payments of $5 per person. Under conditions of the treaty, their names were added to band lists and, as band members, Indians were to elect a chief and councillors to govern them. In 1923, an RCMP detachment was established in Fort Good Hope, hiring a local Indian as a Special Constable. In 1931 an Indian Agent was appointed to the area. In 1920 oil was discovered 144 kilometres away at Norman Wells, resulting in an influx of outsiders to the Mackenzie Valley.



Fort Good Hope, looking north, c. 1937.

Also in the 1920s, the fur trade monopoly was taken from the Hudsons Bay Company and several smaller trading companies collapsed. As a result, independent 'free traders' invaded the area. In the late 1920s and early 1930s, increasing numbers of Dene began to build log houses in town to be near trade. Due to influenza epidemics raging the Mackenzie area, a number of people living in Fort Good Hope died in 1928 and again in 1943.

E. World War II and Northern Development (1940 - 1961)

This period is noted primarily for the increased oil and mineral exploration in the Mackenzie Valley. Construction and maintenance of the Canol oil project at Norman Wells provided wage labour for several people from Fort Good Hope. Local Dene were also hired by prospecting crews, who spent summers in Fort Good Hope and community amenities were built to meet the needs of new transient workers. In 1944, the Royal Canadian Signal Corps, a division of the Armed Forces, built a wireless and meteorological station as part of the wartime northern defense system. The station was turned over to the Department of Transport in 1959.

In 1948, the Northern Health Service opened a nursing station in Fort Good Hope, largely to combat the 80% tuberculosis rate in the settlement. Since that time, there has been a resident nurse in the community to diagnose and treat health problems, referring the more serious cases to medical facilities in larger communities. The federal government (under Indian Affairs) constructed a small elementary school with two classrooms at Fort Good Hope in 1951. Upon reaching seventh grade, students were sent to the residential school in Inuvik. In the 1940s, regularly scheduled airline flights and river barge operations started to serve Fort Good Hope. In 1958, a sled road was built by Indian Affairs to Colville Lake, where a trading post was established in 1959.

Rising fur prices in the 1930s made trapping a profitable venture for local residents. However, a number of people were reduced to bankruptcy due to their lack of business expertise and the rapid fall in fur prices in the forties. Continuing scarcity of animals and low prices have discouraged trapping in recent decades. Throughout the 1950s and 1960s, government policies have emphasized northern development on a southern model. Money allocated to the development of northern communities has created opportunities for wage employment, while the introduction of social security benefits has facilitated the spread of cash economies and increased state dependence.

F. Recent Community Development (1961 - Present)

It is a rare occasion when a national magazine carries a feature story on a very small remote community. In 1985 the editors of *Saturday Night* considered community initiatives in Fort Good Hope so interesting that they published a detailed article on the

community. The author was very impressed with the nature and the quality of the community initiatives he observed and researched.

> In the drive for Dene self-determination, the people of Fort Good Hope have earned a reputation as the most methodical, the most innovative, the most aggressive and the most successful. They are known for their vigilance over the oil companies, for their reform of housing and education, and for the overthrow in 1980 of a despotic local government controlled by white civil servants. Fort Good Hope is considered the champion of a largely unheralded revolution and the most influential native settlement in the Canadian North (Goddard 1985, p.42).

The 1960s have been described by a Fort Good Hope resident as a period of profound change, noting increased oil exploration, expanded government activates in the north and associated social problems such as alcohol and substance abuse, violence and child neglect. In 1969, the territorial government imposed a settlement council on each community. These councils, with a structure similar to that of a municipality, were composed of elected officials responsible for advising administrators on matters pertaining to water, roads or garbage.

> The introduction of settlement councils turned out to be the most pernicious assertion of white domination over northern settlements at the time...undermining the authority of the local band councils. Its rules prohibited decision-making by consensus. Only elected council members were permitted to take part in council discussions. Almost everyone agreed that settlement council was ineffectual, alien to Dene traditions and controlled from Yellowknife (*Goddard* 1985, p.48,51).

To prepare for resource development near Fort Good Hope, in 1978 residents established a new form of local government uniting the band council and the settlement council in a single governing body allowing for community decision-making by consensus. Previously, two gas pipeline proposals were submitted in 1975 to run a line within a few kilometres of Fort Good Hope. Commissioner Stuart Hodgson had approved both proposals as well as soil testing near Fort Good Hope, in spite of objections raised by the settlement council and residents.

The newly formed Fort Good Hope Community Council drew up its own Constitution, proclaiming family to be the primary social unit in the community. Political authority is now vested in an assembly of all residents over 19 years meeting four times a year to decide key issues by consensus. An elected ten-member body, called the Dene Community Council, meets more frequently. A plebiscite in 1978 banned alcohol in Fort Good Hope by a 63% majority. In 1979, John Parker replaced Hodgson as Commissioner and acted to broaden the scope of the community's initiatives by drafting legislation to allow other communities in the NWT to adopt the Fort Good Hope model of community

government. In response to an oil spill in 1982, the community received a grant to investigate methods used by Esso to deal with such catastrophes. Their investigation resulted in tighter safety guidelines and an agreement signed in 1984 between the oil companies and the Fort Good Hope Community Council, agreeing to inform the community of all work undertaken in the region. The Fort Good Hope Hunters and Trappers Association was established in 1979, and in that same year the agency received a federal grant to start a trapping school in the bush. In 1982, the community assumed control of the delivery of housing packages through block funding from the NWT Housing Corporation.

3.2 Population of Fort Good Hope

Past records of Fort Good Hope indicate that the population of the community has been remarkably stable over the past century. There have been increases since the 1950s, likely due to improved health care. In 1864, the first year records were kept, the population of Fort Good Hope was 741 including 200 people living in camps by Anderson Lake, a sub-trading post of Fort Good Hope. The population peak for the settlement, which also included people living in outlying camps, was recorded at 875 in the year 1866. The number of people living at Fort Good Hope dropped to 466 by 1911, but population remained relatively stable through the 1930s' and 1940s. The community reached a low of 294 in the late 1940s primarily due to an influenza epidemic. The population of Fort Good Hope in 1988 was 586.

3.3 Settlement Patterns and Housing Stock in Fort Good Hope

Most buildings are located in the southern tip of Fort Good Hope, with residential expansion occurring to the north. A document written in the early 1960s describes the settlement pattern of Fort Good Hope as being more traditional than other communities in the Mackenzie Valley, due to a number of people leaving their homes periodically to hunt, trap or fish. The document also states that white residents of Fort Good Hope live in houses overlooking banks of the Mackenzie River, while native inhabitants reside near Jackfish Creek to make use of its sheltered beach and harbour (Makale, Holloway and Associates 1969, p.7).

The settlement occupies high ground between Mackenzie River and Jackfish Creek. There are three areas of high elevation in Fort Good Hope; on the most southerly hill is situated the Roman Catholic mission, Hudsons Bay post, RCMP station, nursing station and wildlife office, the middle hill supports a Community Recreation Complex and on the third is located an elementary school and teachers' residences. Residential development is spread throughout the valleys and, as previously mentioned, is expanding north. In the 1960s, federal civil servants planned to build eight prefabricated housing units for native

Table 2

Fort Good Hope Housing Stock
Distribution of Units by Type

Units	Type of Unit	% of Total
48	Private ownership (non-subsidized)	35%
45	Private ownership (SSHAG and HAP units)	32%
33	Public Rental (NWT Housing Corp.)	24%
13	Government Staff Rental Units (GNWT, RCMP, NCPC)	9%
139	**Total Units: 67% ownership; 33% rental**	

Source: NWT Housing Corporation, Inuvik District Office, 1988.

families on uninhabited land across Jackfish Creek. When the community rallied against the creation of a segregated neighbourhood, pointing out that children would have difficulty commuting to school, the planners complied and built new houses near the school on the third hill (*Goddard* 1985, p.46).

A community plan was prepared for Fort Good Hope in 1969 by Makale, Holloway and Associates, an engineering firm based in Edmonton. With respect to engineering, the report indicated that soil, drainage and water supply would not impede the upgrading of community services, but that permafrost posed a major problem. In its evaluation of housing conditions in the community, the report concluded that Fort Good Hope had a considerable stock of poor housing and had a serious problem of overcrowding (Makale, Holloway and Associates 1969, p.38). The authors comment, however, that:

> The general impression of the community is good and although the prefab homes and buildings tend to give it, in part, a temporary appearance, the widespread use of log buildings, some of which are exceptionally attractive and well kept, produces a feeling of solidarity and harmony with the northern landscape (Makale, Holloway and Associates 1969, p.7).

A 1981 document describes the housing situation in Fort Good Hope as well as the community's preference for homeownership over renting.

> With a total of 23 Northern Rental units and 5 public housing units, Fort Good Hope has fewer homes under Northwest Territories Housing Corporation ownership and management than other Dene communities of comparable size. There have been no social housing units built here in the past ten years. We are not complaining about the relative shortage of available public housing. Most of our people do not like the standard prefab low rental units,

and take pride in owning their homes constructed of locally available material. However, there is a severe housing shortage in Fort Good Hope (Fort Good Hope 1981, p.1).

Table 3

Fort Good Hope Subsidized Housing
Total Unit Allocations, 1967 to 1988

Year	Rental Housing		Homeownership		Total New Units	Rehab Existing Rental
	Units	Program	Units	Program		
1967	1	Northern Rental (NR)			1	
1968						
1969	1	N.R.			1	
1970	6	N.R.			6	
1971	16	Sec.40 & N.R.			16	
1972						
1973						
1974			1		1	
1975	9	N.R. & Sec.43	1		10	
1976						
1977						
1978			5		5	
1979						
1980						
1981			7	SSHAG	7	4
1982			5	HAP Pilot	5	10
1983			5	HAP	5	
1984			3	HAP	3	
1985			5	HAP	5	
1986			7	HAP	7	4
1987			8	HAP	8	
1988			5	HAP	5	
Total	33		52		85	18

Source: NWT Housing Corporation, Yellowknife, 1988.

Table 2 provides a summary of the housing stock by type of unit. Of the 139 units about one third are privately owned, another third are privately owned units subsidized by the SSHAG and HAP programs, and the remaining one third are subsidized rental. The subsidized rental stock in Fort Good Hope consists of 33 public housing units owned by the NWT Housing Corporation and 13 government staff houses, owned by various government agencies.

Table 3 identifies the programs under which 85 of the subsidized units were built between 1967 and 1988 in Fort Good Hope. Between 1967 and 1978 only rental units were built. Starting in 1981 only ownership units were built under SSHAG and HAP.

3.4 Community Attitudes Towards Government Housing Programs: Evidence Presented to the Special Committee on Housing, July 1984

The Special Committee on Housing was established by the NWT Legislative Assembly in February, 1984 to examine housing conditions in the NWT and review the operational effectiveness of the NWT Housing Corporation. In the process of investigating housing problems and community concerns, the Committee referred to numerous documents and consulted with staff of both federal and territorial governments. It also held over 60 formal hearings in 40 communities throughout the NWT, as well as receiving and reviewing 56 written submissions. In all, the Committee considered the views of over 1,000 individuals on housing conditions and housing policy in the territory.

The Final Report of the Special Committee on Housing was submitted to the 1985 Spring Session of the Legislative Assembly. The document presented 82 recommendations "designed to motivate the Government of Canada, the Northwest Territories and the NWT Housing Corporation to better serve the public" (NWT 1985, p.16). Taken from verbatim transcripts, the following is a brief summary of concerns raised by residents of Fort Good Hope at the Special Committee on Housing hearing held in the community on July 10, 1984.

A. Committee Members and Community Speakers

The Committee visiting Fort Good Hope consisted of: Chairman Arnold McCallum from Fort Smith; two Regular Members of the Legislative Assembly from the Western Arctic, John T'Seleie and Eliza Lawrence; two Regular Members from the Eastern Arctic, Red Pedersen and Joe Arlooktoo; and two Alternate Members, Michael Ballantyne from Yellowknife (formerly Minister Responsible for Housing) and Sam Gargan from Fort Providence.

Chairman McCallum introduced the Committee members and reviewed the purpose of the meeting, ensuring the community that the Committee was composed of elected MLA's and not employees of the NWT Housing Corporation. He also encouraged the people of Fort Good Hope to voice their concerns, stating that "we are not here to give answers to the questions or concerns you have, we are here to listen to what you have to say" (NWT 1985, p.245). A total of nine presentations were made on behalf of the community. Chief Charlie Barnaby spoke first, then Tom Erger who, as Housing Co-ordinator for the Fort Good Hope Housing Society, provided a brief history and overview of housing in the community. Other speakers included: John T'Seleie, MLA and Chairman of the Fort Good Hope Housing Society; Tony Grandjambe, Band Manager of the Community Council; George Barnaby, Band Councillor; and Andy Stewart, Chairman of the Housing Association. Jonas Kakfwi, Louis Boucan and George Abelon submitted briefs regarding the condition of their rental accommodation to the Committee.

B. Impact of Housing Policies on Fort Good Hope

A number of speakers from the community discussed the evolution of housing policy, specifically the early rental program, and described how it had affected their lives. George Barnaby stated that

> there has always been a problem with housing, especially since the territorial government got involved with it. If you look back to before the government moved North, I mean everybody owned and built their own houses and had responsibility for everything they decided. They did it for themselves. About 1968 or 1969...there was a lot of time and money spent introducing a new rental housing program. At that time people were promised that they would pay a couple of bucks a month and they would have a lower rental unit...So that was a pretty good deal, you get all your electricity and fuel oil plus the house for two dollars a month. Along with that a lot of the old houses were destroyed...some of them were pushed over with cats, some of these people still do not have a house. They were never replaced. Also, they would have had no choice but a rental house, that is they would have to rent from the people who took them away.
>
> Finally, after a lot of struggle and talk about it, the people decided not to continue with the rental program any longer. So what has happened since then, was to work towards homeownership, which was what we had before. People had their own houses and were responsible for everything in the houses, the repairs, water, heat and everything. We saw that as a good thing at that time, not only for housing but socially, good for the family and so on (NWT 1984, p.254-255).

C. Housing Concerns Raised by Community Members

Increased Local Control of HAP. Community members repeatedly expressed concern that there was little local control in allocating money received from the Housing Corporation to specific housing needs of the community. Tom Erger stated that one of the recommendations of the Fort Good Hope band council was "that the total amount of money be turned over to the band council or the Fort Good Hope Housing Society...to designate how the money be spent, whether it go into new housing or the rehabilitation of old housing (NWT 1985, p.254-255).

Red Pedersen stated that a major problem with the delivery of housing in the NWT was that

> there has been no consultation with communities, they never allowed the communities to have any control whatsoever. I think that a homeownership program where people have control over what they get, the type of housing, and some degree in quantity, is socially good for the community. I think that has always been neglected by the Housing Corporation, they concentrated on the technical part of providing a shelter, forgetting that providing shelter is tremendously a large part of the social make-up of a community...the problem has always been that the Corporation has always delivered to the communities what they think is good, instead of letting the communities get in on what they feel they need and what they want (NWT 1985, p.255).

Preference for Homeownership Over Rental Accommodation. On numerous occasions throughout the hearing, community representatives stated that they preferred home-ownership to renting. John T'Seleie stated that "people feel that they should be living in accommodation that they feel they own...rather than being tenants. I think an unscaled homeownership program would be our preference" (NWT 1985, p.254). George Barnaby agreed that "the big push is for homeownership" (p.256). Andy Stewart added that "we have just a very few applicants for these rental houses. Everybody wants to get on the homeownership program" (p.263). "If renters all had a chance, I am pretty sure they would go into this program" (p.262). Tom Erger pointed out that rental units cost the Housing Corporation more than $1 million over a 30 year period (for maintenance, renovations, fuel and electricity), as opposed to the one-time $30,000 cost of supplying a HAP house (p.266).

Problems with Low-Rental and Public Housing Units. Throughout the presentations, a number of problems with low-rental and public housing accommodation were identified. No units have been constructed in Fort Good Hope since 1975 as there has been no expressed demand for them (p.259). The vast majority of the units are in poor physical condition and rents are high. Renter Jonas Kakfwi, describing the poor physical condition of his prefab home, cited examples of insufficient light and air (p.260), overcrowding

(p.263), faulty electrical wiring (p.261), small windows (p.265), and fire safety hazards (p.261). His rent had increased from $2 per month in 1971 to $267 per month in 1984.

Two other renters, Louis Boucan and George Abelon also expressed frustration with the rental program, supporting the case for homeownership in Fort Good Hope. Tony Grandjambe "remembers a few of the ones that were taken over by the NWT Housing Corporation and the people that are living in those old units should not be assessed rents as high as they are, even though maybe their income might say otherwise" (p.266).

Inadequate Funding and Housing Unit Allocations. Tom Erger, the Fort Good Hope Housing Co-ordinator, revealed that the number of houses allocated to Fort Good Hope and funding levels have been steadily dropping: in 1981 Fort Good Hope was allocated 7 houses under HAP; 5 in 1983; and 3 in 1984. He explained that

> we were cut to three units, our administration funds were cut by $3,000, our project manager's funds were cut by $13,000 ....It was quite disappointing for the community, being that there is a real critical housing shortage in Fort Good Hope. There are many houses where three generations of people live in one house, and young people with families living with their parents as well as their grandparents. I know of one house where there are 17 people living in one house....So the people here are feeling quite frustrated with the housing. It is proven that Fort Good Hope has the ability to administer their own housing program, to deliver the packages, and get the people in one building season (p.250).

Tom Erger also stated that materials packages are not sufficient, as most new HAP houses continue to rely on a honey bucket and 45 gallon drum for sewer and water (p.251).

Poor Construction and Design Methods. During the first year of the HAP program, only one person was sent to a two-week log building course "to learn a new style of log building which was really foreign to the people here. The Housing Corporation more or less told the people who were building these houses they had to build the houses this way" (p.249). The Fort Good Hope Housing Society was later successful in having training workshops held in the community, using traditional methods of log construction. In terms of house design, the Fort Good Hope Housing Society also decided to hire an architect to work one-on-one with HAP clients to tailor housing designs to individual needs (p.267). A need was also identified to hold local training programs, ensuring HAP homes are adequately maintained (p.264).

Unavailability of Programs. Tony Grandjambe spoke on behalf of an elder whose log home was demolished and who never received replacement accommodation. Under the HAP program, seniors are unable to contribute sweat equity to the construction of their homes. However, they are eligible to receive assistance under other programs, such as the Emergency Repair Program and the Senior Citizens Repair Program. Mr. Grandjambe

indicated that such programs must be used more often, and "if more and more of these programs were available to the community, I think a lot of people would upgrade their house, rather than ask for a new one" (p.259). A related concern has been that "...there can't be just one program for the whole NWT" (p.255). It was suggested that a variety of programs accounting for community differences should be in place and that more community consultation on the mix of programs available would greatly help communities.

In his concluding remarks, Chairman McCallum noted that "we had a large representation here. It has been one of the better ones we have had in our meetings" (p.268). In summary, he stated that:

> I think one of the things that we will find more and more as a Committee is that although education is a priority, and although language is a priority, people across the Territories have another priority, maybe over and above that. Not just the right to get shelter but the right to have a home, and I think there is a difference between the two and I think we are hearing that more and more. I expect that we will hear it again and again as we go through, that it is time maybe that the government took a look at its priorities. That is our responsibility as a Committee to try and get the other 14 members of our Assembly to recognize that housing has got to be a priority (p.266).

4. The Homeownership Block Grant Program in Fort Good Hope

4.1 Origins of the Block Grant Program in Fort Good Hope

A. The Fort Good Hope HAP Pilot Project (1981)

In 1981, the Fort Good Hope Dene Band Council submitted a report to the Board of Directors of the NWT Housing Corporation reviewing the Small Settlement Home-ownership Assistance Grant (SSHAG) and requesting that a modified homeownership pilot project be started in Fort Good Hope. This report concluded that SSHAG was the only housing program addressing the special needs of northern residents, and that it was basically a sound program. However, the Band Council felt that it could deliver more log houses of a higher quality and at a lower cost per unit if the Corporation would give the band a mandate to administer its own housing as a pilot project for the entire Mackenzie Valley region.

The Fort Good Hope Council report emphasized the importance of homeownership and confirmed that, while there was a severe shortage of housing in Fort Good Hope and comparably few rental housing units in the settlement, people prefer to build and own their homes. "We know the poor standard of housing in northern rental units has contributed to our peoples' dependence on the Government, it has taken away the pride of owning your own home and also the pride of being independent" (Fort Good Hope 1981, p.4). The Dene Band Council therefore requested that the Corporation negotiate with Council the terms for a community-based homeownership program that was uniquely suited to the needs and aspirations of Fort Good Hope residents.

Significantly, the Task Force Report prepared for the NWT Housing Corporation in 1977 had recommended that the Corporation redirect their efforts from the delivery of prefabricated rental units to assisted homeownership programs. The task force argued that this new direction would reduce the dependency of residents in the Mackenzie Valley on subsidized rental housing and would lower operating and maintenance costs for the NWT Housing Corporation.

For example, in 1981, the NWT Housing Corporation budgeted for a $31 million loss on the net operating costs of rental and public housing, while in comparison the SSHAG program budget only cost $810,000. For this latter investment, 45 new homes were

constructed without the Corporation having to continue to pay heavy operating and maintenance costs year after year. It was evidently in the best financial interest of the Housing Corporation to reallocate more funds to homeownership programs.

In arguing for a modified homeownership program, the Fort Good Hope report identified 7 major problems with the SSHAG program: (1) quality, cost, and delivery time of building materials; (2) labour; (3) training; (4) lack of flexibility; (5) administration; (6) timing; and (7) unanticipated costs.

Building Materials. Building materials were ordered and transported by regional staff in Inuvik. All supplies for SSHAG construction were ordered through small and expensive firms in the Inuvik region. This proved to be unreliable - there was no quality control or comparison shopping and treated lumber was found rotten on delivery. As the SSHAG grant was a fixed amount, any additional construction costs were incurred by the builder.

Labour. The SSHAG program assumed that labour would be provided at no extra cost to the builder, limiting participation to those that have the physical capability or skills to build, and to those that are not employed full-time. Women, the elderly and the handicapped were excluded from participating in SSHAG for this reason.

Training. There was a shortage of experienced trained personnel able to instruct in the Dene language.

Inflexibility. SSHAG program guidelines imposed unrealistic and unfair restrictions (e.g. on participation, time frame, and house designs). Log harvesting and house construction were expected to be completed within a one year time period. House designs were 'modest' in size, and the standardized plans inhibited creativity and unique solutions.

Administration. The SSHAG program was administered by a bureaucrat in a distant office, who usually had no experience in constructing log houses. Corporation administrative costs were prohibitive (salaries, support staff, travel expenses...). Moreover, there were often communication problems between head offices, regional offices, and participants. Finally, there was little contact with the builder and no incentive for the Housing Corporation bureaucrat to see that SSHAG homes were successfully completed (Fort Good Hope 1981, p.19).

Unexpected Costs. The SSHAG program did not include the costs of renting heavy equipment for hauling logs, such as skidders, fork-lift trucks and loaders. Other specialized tools were required for house construction, which were to be used only once by the SSHAG recipient.

Timing. As mentioned previously, the one year time frame within which to construct a log house under the SSHAG program was unrealistic. Blueprints were often not received until June, and building supplies on occasion were not delivered before July or August.

The Fort Good Hope Council claimed that most of the observed problems with SSHAG program delivery could be eliminated if a similar homeownership program were administered at the community level. A local staff person could comparison shop for building materials of the best price and quality, and materials could be ordered well in advance of the short building season. A manager could also supervise the distribution and storage of materials, and arrange for the acquisition of special tools.

A portion of the grant money could go towards hiring skilled laborers or towards paying the housing client a wage at the latter's discretion. Fort Good Hope was interested in designing its own training program through the assistance of the Federation of Log Builders of the NWT.

The proposed Fort Good Hope Homeownership Assistance Program (HAP) was to be administered locally through the Dene Band Council, avoiding the problem of communication and accountability by reducing administrative costs. In this way too, money spent on program administration would remain in the community.

A more realistic time frame for building would be adopted, depending upon the particular circumstances of the HAP participant in terms of the work to be done, skills of the builder, and any employment commitments. An arrangement for acquiring and sharing expensive house-building tools would be established. The Fort Good Hope plan would impose no design or size restrictions on the home, and the band would hire an architect and experienced log house builder to work in conjunction with the prospective HAP client.

The estimated cost (average construction cost of $75,000 per unit) to construct each house under the Fort Good Hope HAP proposal would include administration, materials, training, labour, transportation, capital costs and architects' fees. Because it represented a one time investment for the NWT Housing Corporation, the HAP program meant an overall saving in comparison to the ongoing operating and maintenance costs associated with rental housing. In 1981 the Dene Band Council requested that a grant be allocated to them to build 5 log houses, at an approximate cost of $75,000 per unit.

4.2 Outcome of the Fort Good Hope HAP Pilot Project

Tom Erger, Housing Coordinator for the Band Council, recalling the first year of the pilot project states, "the program went quite smoothly being that all the money was right here - we would administer how we wanted, we could bring up resource people at our will. The program was a success. By December of that year (1982) the houses were completed and occupied" (NWT 1984, p.249).

The Band Council assumed that the program would be ongoing the next year, in keeping with the commitment of the Housing Corporation and in light of Fort Good Hope's success with the HAP program in 1982. However, funding levels were reduced. The Housing Corporation agreed to supply $30,000 per unit for building materials, $2,000 for the gravel pad, and the remaining $17,000 came from Canada Manpower to cover labour training costs. "Again, through great effort by the community and hard work by the individuals, the program was a success. By December of that year, all 5 houses were finished and occupied" (*Ibid*).

In 1984, with 30 applications in Fort Good Hope for HAP houses, the NWTHC reduced its allocation to three units with the same funding structure as the previous year, except that funds for administration and hiring a project manager were slashed.

By this time the people of Fort Good Hope were feeling quite frustrated with the housing program. They had proved that the community had the ability to administer its own housing program, to deliver the packages, and get the people top do the job in one or two building seasons. Tom Erger: "Yet each year the number of houses is going down, and the amount of money is cut down. The three years I have been in the program, it has gone from $75,000 a unit, to the 2nd year at $47,000 per unit, to the 3rd year at $45,000 per unit. If this trend continues, and with the rate of inflation, at some point in the future, we are not going to be able to deliver these packages for the amount the Corporation is designating. With this year's building program, we have been given 20 houses in 4 years as opposed to the 30 houses (in 3 years) that were verbally committed to Fort Good Hope in 1980" (NWT 1984, p.250).

Fort Good Hope also introduced a unique and innovative concept by establishing a Housing Society in 1982 as a sub-committee of the Dene Band Council to administer the HAP. The Fort Good Hope Housing Society is responsible for administering HAP block grant rather than having it go to District Office in Inuvik. Once the Housing Corporation has determined the number of HAP units for the community, the Society is responsible for allocating units to families based on need and other criteria. (See following sections for details.)

> What we did with the pilot project was, we had a public meeting with all those who wanted housing, then we drew up a criteria at that public meeting as to who should get houses. The people who felt they should have housing, spoke up for themselves and justified to the rest as to why they should have the housing rather than somebody else. I think it worked very well (NWT 1984, p.254).

After units are allocated, the Housing Society then enters into an agreement with each client regarding the nature of ownership. HAP houses are theoretically owned by the community via the Fort Good Hope Housing Society, even though the house is

occupied, until the loan is forgiven. It is the responsibility of the occupant to maintain the house, and supply water, power and heat (NWT 1984, p.253).

Since 1982, the Dene Council of Fort Good Hope have been remarkably successful in administrating a local HAP program. The settlement has lead the way in the Territories for the past 5 years in the number of log homes completed under the program. The *1985 - 1986 Annual Report* of the NWT Housing Corporation states that in 1985, a total of 8 HAP homes were constructed in Fort Good Hope.

4.3 The Role and Attitudes of the NWT Housing Corporation

This section is based on open-ended interviews between August 1987 and August 1988 with the following personnel of the NWT Housing Corporation:

* Hal Logsdon, Vice President, Community and Program Services;
* Margaret Steele, Chief, Policy and Evaluation;
* David McPherson, Program Advisor, Homeownership Section; and
* David Kravitz, District Manager, Inuvik Region.

The purpose was to acquire an broad understanding from a variety of Corporate perspectives of the structure, administration, and perceived success of the HAP as implemented in Fort Good Hope.

We also spoke with John Soderberg, Canada Mortgage and Housing Corporation District Manager in Yellowknife, to obtain CMHC's perspective on the HAP block funding approach.

A. The Fort Good Hope Block Funding Routine

As noted, the NWT Housing Corporation is responsible for funding the HAP in Fort Good Hope and other participating NWT communities. Normally the Corporation determines a "global allocation" for housing for each community based on an assessment of need and consultation with the communities. It is then up to the community (Band Council and community housing organizations) to decide the proportioning of the global amount between public rental housing and HAP.

The Corporation stipulates that any community participating in HAP formally establish a Housing Society to handle local administration of the program, but takes no part in its structure or membership. "We really don't care who the members are as long as they are competent. They can be a committee of the band council or a separate body - any group with the interest, time, and skills to do the job."

In Fort Good Hope, the "Fort Good Hope Housing Society" is responsible for implementation of HAP at the community level. Once the funding available for HAP has been determined, the Housing Society allocates available units among applicants and provides the recommended list of "clients" to the Corporation for screening. Final approval of house allocations is the responsibility of the Corporation's District Manager in Inuvik.

Often there are conflicts between the District Managers and the Housing Societies over interpretation of the HAP eligibility guidelines. These guidelines stipulate that HAP applicants be 5-year residents, satisfy a minimum income requirement, have no major debts, presently occupy sub-standard housing, be first-time recipients of a HAP house, and be physically capable of contributing to its construction. In short, eligible applicants must be able-bodied "core need clients" spending more than 30% of their income on housing. In conflict situations, the District Managers usually bow to community priorities. (There is a sense in the Yellowknife headquarters of the Corporation that "District Officers are not always strict enough.")

After the client list has been approved, the Corporation provides a block grant to the Fort Good Hope Housing Society for the current year's building program. HAP funding can be used for site preparation, materials and freight, and installation of utilities (electrical and plumbing). However, there is no direct support for other construction labour. HAP funds can only be used in support of private owner-occupied housing. (The Housing Society has no involvement with public rental housing.)

While the Corporation is able to provide a selection of house styles, plans, and corresponding materials packages, Fort Good Hope and some other HAP participants regularly choose to use their own designs and sources. In these circumstances, the Corporation insists only that the communities' projected costs be within "a few thousand dollars" of the Corporation's estimates for a comparable number of units.

In 1987 the inclusive funding limit was set at $55,000 per house in the southern NWT and $80,000 in the North. While this may seem like a lot of money to "give away" - HAP recipients receive a tax-free grant forgiven at 20% per year over five years - Corporation officials point out that this is "a pittance compared to the long-term unit costs of public housing".

Fort Good Hope is wholly responsible for local administration. Corporation inspectors make periodic reports on quality and progress and may offer technical advice, but otherwise the Corporation is not involved in program implementation at the community level.

The Housing Society is supposed to file an annual report which is usually an accounting of progress on houses built that year. While the Corporation has the power to require an annual financial audit, this option has never been exercised. Both the community and the corporation are mainly concerned that the annually allocated number of houses are built.

The Corporation relies on District Managers, inspectors, or complaints from community members to identify any serious problems. "Basically, community pressure ensures that things are done properly. For anyone to exploit the system unfairly would require a conspiracy. In any case, should a serious problem arise, we could always pull out the audit clause."

B. The HAP in Fort Good Hope: Assessment of a Pilot Project

Fort Good Hope, followed shortly by Fort Resolution, served as pilot projects for HAP. Fort Good Hope "passed the test" while Fort Resolution experienced serious problems. NWT Housing Corporation officials agree that much of Fort Good Hope's initial and continuing success can be attributed to Tom Erger, an experienced builder and site manager, hired by the community to serve as housing coordinator and HAP project manager.

Fort Good Hope's perceived general success was a catalyst for the rapid wide-spread adoption of the block funding approach. The extension might have happened later anyway, but this successful experiment showed that at least some of the communities were ready to take on the responsibility. "At the time of the Fort Good Hope proposal, the Corporation was certainly not prepared to devolve this sort of authority down to the communities. Had both Fort Resolution and Fort Good Hope failed, we certainly would not have gone so quickly into block funding."

Housing Corporation officials have a generally positive attitude toward the Fort Good Hope experience with HAP, but there is a degree of ambivalence related to problems that have emerged along the way, inter-institutional friction, and perhaps the concern that a larger genie has been let out of the bottle than originally anticipated.

General Assessment. Fort Good Hope's experiment in self-administered housing through HAP was the earliest such experiment and no doubt successful on its own terms. "Our strategy in the early 1980s was to maximize the number of houses built through the old SSHAG. Perhaps we were moving too fast - there were quality and administrative problems so people were dissatisfied. That's what led to Fort Good Hope's proposal. Well, under the HAP block funding approach they got the houses built and the community is happy with what it is getting."

From the Corporation's perspective, the main benefits to Fort Good Hope are that the community is developing a stock of good quality housing, that there is evident pride over self-ownership, that this seems to add to community confidence, and that the housing is being built "at half the cost of government housing." Mistakes have been made along the way, even in Fort Good Hope, but it has been a successful model and "other communities are now doing as well or better."

HAP is available for all communities in the Northwest Territories, but the block funding approach has not caught on as much in the East as in the Western Arctic. An early problem was that as the word got out about the Fort Good Hope pilot project, "other communities mistakenly understood that Fort Good Hope had taken over public housing when only the HAP was involved." Interestingly, the Corporation "didn't think HAP would catch on north of the tree line where is colder and heating and maintenance costs are significantly higher. But it has and now everyone eligible wants a HAP house."

Some communities like Fort Providence and Hay River now receive HAP more or less following the Fort Good Hope approach, while others such as Fort Simpson, Sachs Harbour, and Tuktoyaktuk administer the program locally but use the Corporation's building materials packages. Communities sometimes want to start from scratch with their own designs, "but when they discover how much work it is, they shift to our standard packages." On this last point, the Corporation is anxious to have all HAP communities shift to using the Corporation's house kits. Early problems with materials quality have long been solved and there are significant economies gained from volume buying.

The Government Perspective on Community Development. Officials have little doubt that HAP is associated with a growing sense of individual self-respect and community pride in Fort Good Hope and the Corporation is pleased with this result. However, it is also clear that "community development is not [the Housing Corporation's] primary concern. Our business is housing." On the economic side, "stimulating economic growth is not a factor in our housing policy. We recognize that government funded construction is sometimes the only economic stimulus, but if we used housing as a means of providing jobs it might detract from our primary mandate. If jobs became a primary objective, the communities would have to recognize they wouldn't necessarily get delivery."

While community development is not a Corporate priority *per se*, the Corporation does support Fort Good Hope in its efforts to use HAP to this end and encourages other agencies to assist in the process. For example, "if a community wanted to designate a group as builders and try to organize the resources to train them, we would support them through whatever influence we might have over Canada Employment and Immigration (CEIC) and the NWT Department of Education." The Corporation also requires that local labour be hired first on its public housing projects, but "the reality is that in some communities it simply isn't available."

Corporation personnel partially blame CEIC and Education for this latter problem, claiming that the two agencies "don't talk to one another." The ideal would be for them to organize to train a "small number of skilled workers in each community who might then gain several months of steady employment each year through HAP and public housing, but it just doesn't happen."

Corporate officials also warn against putting too much weight on the community development benefits of HAP, noting that at present there are few spinoff effects. So far

the communities, like the Corporation, have get most of their supplies and materials outside the communities. Also, there simply isn't the critical mass of homeowners to stimulate new businesses in most communities. "If some day enough people are buying paint, hardware, furniture etc., as a fact of homeownership - this doesn't come with public housing - it might stimulate local business. The latter might then even get to supply some of the material for the locally administered HAP, which likely wouldn't happen under a centrally administered program." So far, however, none of this has happened.

Officials also point out that even some of the existing benefits in Fort Good Hope come not from HAP per se but can be attributed to the community's skill in obtaining other resources such as funding from CEIC to pay for some labour.

In summary, the Corporation recognizes the potential role of housing in community development but does not regard this as part of its own mandate. Certainly there is no explicit attempt to devise housing policy and programs in a way that would maximize their local economic leverage. Moreover, officials perceive little local multiplier effect being generated from the present HAP. Any community development benefits are mainly socio-cultural and derive from the organizational and institutional strength gained when HAP communities take over local administration and construction. "The real community development happens when people have to organize to get a materials package off the beach and put a house together."

Allocation of HAP Houses. There has always been some controversy over the formal HAP eligibility criteria noted above. In effect, they are still under negotiation with CMHC. The original idea was to use a straight extrapolation from criteria that might be applied the South, but now the NWT Housing Corporation adjusts client income and like criteria to the actual costs of building and maintaining a house in the North.

Another important North-South difference is the perceived role of "sweat equity" in the North. In the southern market economy a house has value both as shelter and as an investment so there is a built-in incentive to maintain or enhance the value of the property. However, in the non-market communities of the North housing serves as shelter only. There is no felt economic incentive to maintain the house. Corporation officials therefore believe that "people need to have some other commitment to the house such as that acquired through sweat equity. This contributes to the development of self esteem and community pride which in turn translates into the better maintenance essential to protect the general public's investment in northern housing."

The Housing Corporation regards the ability to contribute labour as an important HAP eligibility criterion and is concerned that this criterion has not been rigorously applied in Fort Good Hope. Officials fear that the potential value of sweat equity in preserving the community's housing stock is being eroded. They admit, however, there is no hard evidence either way, and that there are many inconsistencies among communities and district managers in the rigour with which HAP eligibility criteria are applied.

The Relationship to Market Housing. As of summer 1988, HAP has been confined to non-market communities. Essentially all new housing in such communities is government supplied anyway, so there have been no complaints from private owners that HAP is unfair or that it distorts the market. "In effect, what we are trying to do is stimulate a market in these communities for the first time by creating a stock of private houses."

Iqaluit (Frobisher Bay) illustrates the process. "In 1982 there was no housing market in Iqaluit. You couldn't get a mortgage at the bank. Now, however, there is a significant inventory of houses. A market has developed and both CMHC and the banks are lending. It's no mere coincidence that we are getting the first complaints about providing free housing elsewhere." This development has led to discussions of moving funding for HAP from forgivable to repayable loans -- essentially mortgages -- with payments adjusted to income.

A related spinoff of HAP is that by adding high quality housing to communities the Corporation is helping to generate demand for other services such as water and sewers. As a result, "we are starting to catch flack from other government agencies because they are having to struggle to catch up."

A Comparison of HAP with Public Housing. In 1987-88 The NWT Housing corporation invested $20 million in 100 units of public housing (including rehabilitation repair work) and $15 million for 200 houses under HAP. Thus, the capital outlay for per unit of public housing is more than two and a half times the outlay for a HAP house. On top of this, the unit administrative and maintenance cost of public housing is about $12,000 per year!

These data beg the question of why the government continues to provide public housing at such a cost disadvantage to outright homeownership under HAP. The answer lies in the differences between potential clients for the two programs. The Corporation feels that "significant numbers of people needing housing in the communities will simply never be homeowners. They don't have the skills to built a house or operate the utilities, nor the income necessary to maintain the building. Some would't be able to survive in a house alone." Indeed, officials are concerned that some of the District Managers in the Western Arctic have approved HAP housing for people who, because they cannot maintain their new property, should really be in public units.

From this perspective, there will always be a need for public housing even though the unit maintenance costs are theoretically enough for the government to give the occupants a new house every six years. Indeed, one official suggested "we are already pushing things too far with HAP" and suggested the program should be cut back to perhaps 100 units per year to free up more funds for public housing. This individual stressed the importance of confining HAP to those clients who can afford to operate and repair their houses and who truly benefit from the program in terms of personal growth and community pride. "It is these people who can eventually break free from dependency on government and help establish private housing markets in their communities."

It is worth noting that the Corporation finds public housing initially easier to deliver since it is entirely in-house, while HAP is an administrative nightmare because of the separate agreements that have to be reached with participating communities.

A Perspective from CMHC. According to an NWT Housing Corporation official: "We have a OK relationship with CMHC. I think they are scrambling a bit to regain lost control - the HAP is ours and we're in effect devolving it to the communities removing it further and further from CMHC." As a result, the NWT Housing Corporation sees CMHC as getting a little nervous. NWT officials are very conscious that should things get out of hand, "...they have the final hammer, the money."

This impression is at least partially correct. John Soderberg, CMHC Manager in Yellowknife, was not at all enthusiastic about HAP. "Hardly anyone knows or talks much about it outside the NWT Housing Corporation. Most of us who do know anything think of HAP as just another buy-off of a noisy community." Mr Soderberg felt that the former SSHAG had been a good way to assist people to own their own houses. "It was a basic program to provide basic housing, originally in areas where there was no social rental housing." Apparently, "politics then forced it into the larger communities and since everything is provided free, it sank any private home-ownership initiative that might otherwise have developed."

It was difficult for CMHC to accept the "free house" idea in the first place. "We only got into this because we thought we were getting a house to a social housing client for only $40,000 (the CMHC share). We're appalled to hear that some HAP recipients are in the $70,000 salary range." The problem is one of basic fairness. Relatively impoverished people in public housing "have to pay 25% of their rent while HAP owners get in free. And some have high income levels - it knocks me out."

Mr Soderberg was especially unhappy that the NWT Housing Corporation was thinking of introducing HAP in Yellowknife. "Its a mistake to bring this sort of scheme into communities with active housing markets." Increasing the supply with free houses depresses prices and angers people who have had to work pay for their houses. On the other hand, Mr Soderberg was also sceptical of current NWT thinking of moving to some from of repayable loan as a basis for HAP. "They've forgotten the original purpose and roots of the problem. If they wanted a pay-back scheme, why didn't they start with a simple graduated (% of income) mortgage in the first place?"

Mr Soderberg was also uneasy with what he saw as the NWT Housing Corporation's confusion of community development with housing. "We would prefer to separate the need for various forms of social housing from the development issue - we're in the business of delivering housing."

Another problem was the sometimes lack of flexibility and poor overall planning in the HAP program. "It tends to be political allocation by Minister. There has been no

consideration of the idea of cost savings of building, for example, a four-plex under the program instead of four single-family houses strung out over the years." Related to planning is the absence of uniform standards. In Hay River, HAP dwellings were apparently constructed on poorly engineered foundations. "Who's going to pay for the $20,000 retrofit when things go awry? Not the occupant - its not his fault and he has no money. Not the band - it's not their house. Who then? The Corporation? Is this homeownership?" Apparently in Soderberg's view, such matters have yet to be thought through.

Asked whether HAP was harming public housing, Mr Soderberg acknowledged that this was probably not the case. "Despite problems, it is true that most of the people in HAP would otherwise be in public housing." He also noted that HAP was considerably less costly per unit (which suggests that HAP may even free up funds for additional public housing.)

Asked for an overall assessment, Solderberg acknowledged that for all his reservations, the program fills a need. He would actually retain a modified HAP but only in non-market areas for people in genuine need who could nonetheless afford to pay the operating costs. "People are only better off in public housing if they can't afford the operating costs of ownership." Needless to say, Solderberg would exclude high-income people from the program.

5. Homeownership and HAP: The View from Fort Good Hope

5.1 The Role and Attitudes of the Fort Good Hope Community Council and the Housing Society

This section describes how Fort Good Hope's "official" community organizations perceive their role in the implementation of the HAP and details their perceptions of the impact of the program on the community. The data are from personal interviews in Fort Good Hope in June and August 1988 with the following people: Charlie Barnaby, Chief of the Community/Band Council; Frank T'Seleie, Chair of the Fort Good Hope Housing Society and Member of Council; Tony Grandjambe, Band and Municipal Manager; John Louison, Community Social Worker, Member of Council; Joe Grandjambe, Former Chair of Housing Society; Tom Erger, HAP Project Manager; Catherine Morrison HAP Manager, Project Architect.

Material between quotation marks are the words of an individual (may be edited for economy) but unless otherwise stated are representative of a consensus or majority opinion among interviewees. Individual views are identified only when the interviewee's perspective is unique or his/her occupation or role is relevant to the matter at hand.

Although specific data were requested, all interviews were open-ended allowing additional information to come forward. Issues and questions identified by the researchers and posed to interviewees are provided in Appendix I. The results are not necessarily presented in the sequence implied by the interview protocol.

A. Administrative Arrangements and Relationships between the Community Council and the Housing Society

Fort Good Hope is classified as an unincorporated settlement and administered by a Community Council. As is the case for some other native communities in the North, the Community and Dene Band Council are one and the same. Hereafter only the term Community Council will be used to describe the community level of government.

The Fort Good Hope Housing Society was established specifically to administer the HAP within Fort Good Hope. In the past, membership has automatically included all recipients

of the following year's HAP houses. However, beginning in 1987-88 Society members have been elected from the community at large regardless of whether candidates have, or expect to receive, a HAP house. This change was implemented to enable the Society to accumulate expertise.

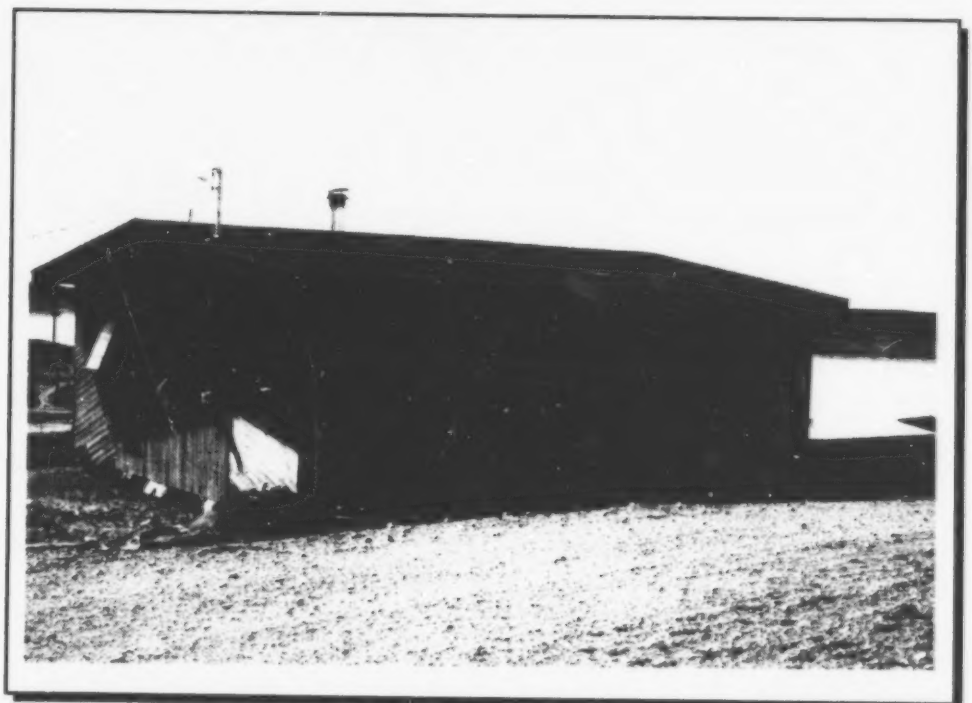
Although the Fort Good Hope Housing Society is distinct from the Community Council, there is usually overlap in membership and the two organizations have been meeting jointly since 1986-87 on matters pertaining to HAP. The Fort Good Hope Housing Association, which is responsible for public rental housing, also participates in joint meetings.

The move to joint decision-making was taken "to bring HAP decisions more into the community" and to "tap wider knowledge" since the Council is better in touch with community needs than is the Society. There is no evident conflict between the Community Council and the Housing Society. "The Housing Society was set up to administer the block funding, and that's all we do. Council provides us with advice and two members of Council are also members of the Housing Society, but beyond that Council leaves us alone."

A "best case" example of a HAP house in Fort Good Hope, built in 1986. Note the excellent maintenance and painted eves.

All interviewees were well satisfied with existing arrangements at the local level, noting that the close working relationship serves to keep the three key community organizations well-informed about local housing issues. This facilitates consensus-building on community housing objectives and on the criteria applied in the selection of HAP house recipients. In fact, all three organizations are directly involved in HAP allocation: "In the past two years, the Boards of the both the Housing Society and the Housing Association, and two representatives of Council, have met together to decide who is to get a HAP house."

According to Tom Erger, HAP Project Manager, there has also been an excellent working relationship between Fort Good Hope and the Housing Corporation Head Office in Yellowknife. However, a recent change in administrative procedures requires the Council and Housing Society to work through the Corporation's District office in Inuvik on HAP-related business, creating unnecessary delays. "It sometimes takes weeks just to get a letter through. This year a dispute over carpentry tools we wanted to purchase contributed to a two month delay in the transfer of HAP funding and cost the community $2700 in lost interest. This is more than the price of the tools in question."



A "worst case" example of a HAP house, built in 1985. Note that the exterior siding is incomplete and broken windows are not repaired. This house also has unrepaired plumbing leaks.

HAP and Community Spatial Planning. Although the HAP is arguably altering the face of Fort Good Hope there is no effective community plan and no surveyed subdivisions to guide development or formal lots for house construction. Moreover, at least until the Dene comprehensive claim is settled, land in and around the community is officially designated as "Commissioner's Lands" (under the jurisdiction of the Government of the NWT) rather than community-owned. This means that the Housing society has had to negotiate with the Government of the NWT to for rights to the land used for HAP, and with the Community Council for the provision of municipal services.

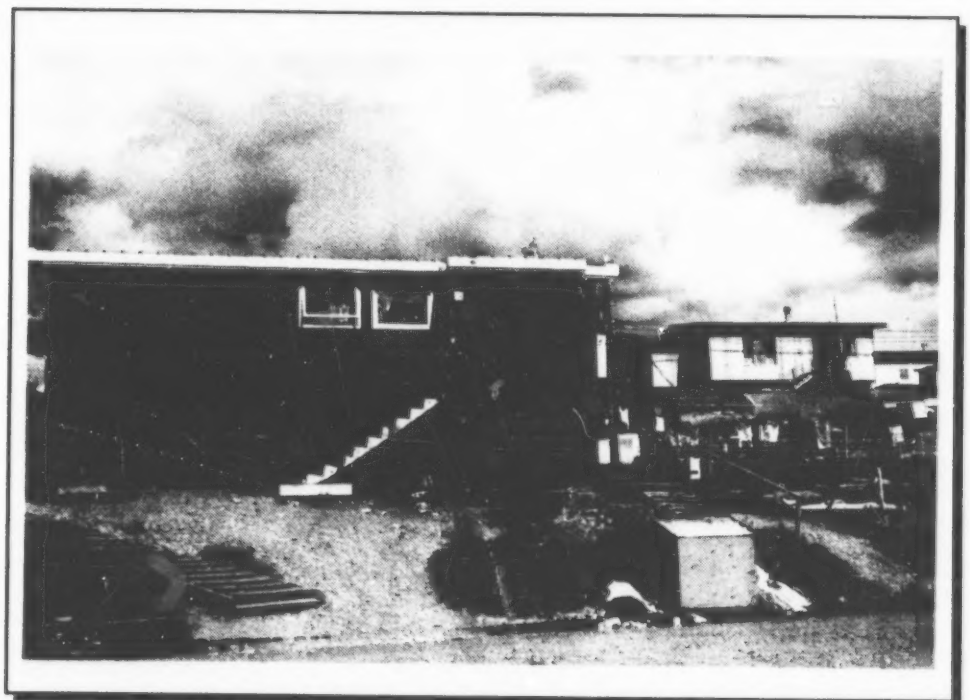
It also means that people more or less pick their own sites for HAP houses according to personal preferences respecting access to roads, nearness to the community centre, views, etc. For the most part, "the Society goes along with the sites selected by the owners." There have apparently only been two disputes over site selection, these involving perceived potential encroachments on previous home-owners' views or privacy by new HAP builders. In each case, the Society intervened and the problem was resolved amicably, when the builder selected a new site. ("I guess I didn't want to live back there anyway.")

An excellent quality 1987 HAP house nearing completion in June 1988.

At the time of the interviews, a community land-use plan was being drawn up. Existing building sites were simply being incorporated into the plan: "The lots will be where the houses are. We can go back and do an official survey later."

B. Advantages/Disadvantages of Community Control of HAP Block Funding

Gains from Community Control. Interviewees were unanimous that the benefits of local control over Fort Good Hope's HAP allocation out-weigh the draw-backs. The principal administrative advantages seem to be that the community has necessary leeway in the specific allocation of funds, is better able to "deliver the goods on time," and has control over house design. These factors enable the community-based program to "provide what the individual clients want" to a greater degree than would be possible under a centrally administered program. As one individual put it: "People in Ottawa and Yellowknife never bothered to come here to see what we want to have incorporated into house designs."

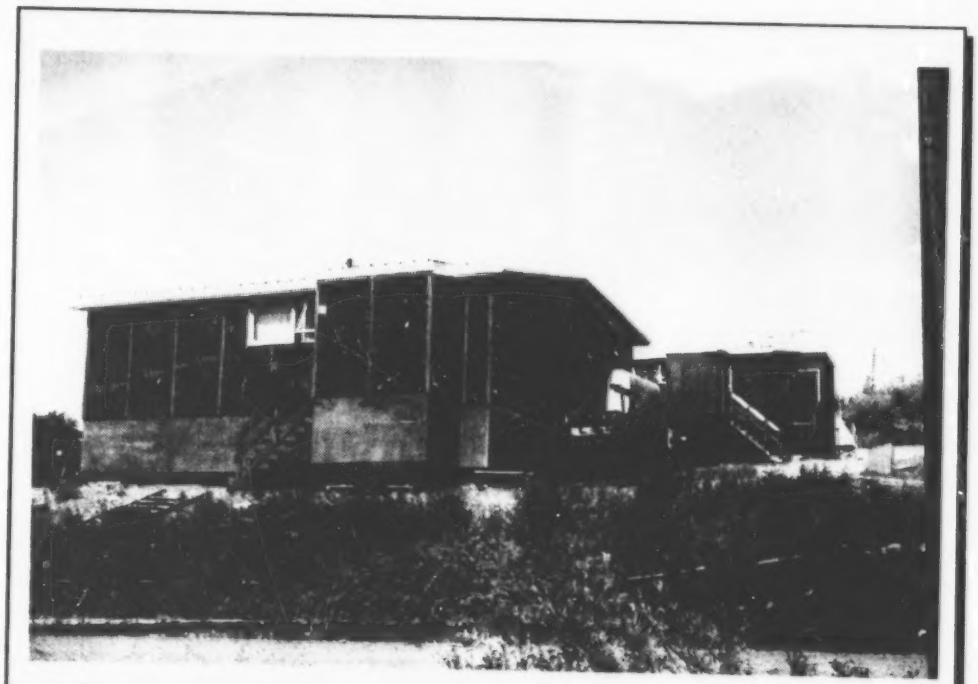


A rental house built by the government in Fort Good Hope in the 1970s, with a HAP house in the background, to the right.

Success of the "made in Fort Good Hope" approach is abetted by the excellent working relationship between the Community Council and the Housing Society. These organizations know the community and its people well and "are able to say 'yes' or 'no'" as appropriate to HAP clients and suppliers alike. "The Corporation couldn't do this with its inadequate knowledge of community and individual needs."

All interviewees placed considerable emphasis on the psychological importance of community control over HAP. This is related to a general feeling of resentment that so many decisions affecting peoples' lives in northern communities are taken by senior government agencies without consultation.

Prior to HAP, housing programs were perceived as part of this pattern. "Before the government got involved up here, everyone had their own house. Many of these houses were torn down and promises were made that everyone would get a new house. Well, Ottawa built some houses, and so did the GNWT [under SSHAG], but people did not get what was promised and some were upset that they wound up paying rent. HAP works here because we know what we want and we own the houses - it's just best that the HAP



Another view of the government built rental houses which are managed by the Housing Association. Note that there are few, very small windows in these houses.

be locally managed." All the native interviewees agreed: "Having control over HAP is all part of our desire for self-government or at least greater self-sufficiency." In this context, they emphasized the contribution of HAP to the development of individual self-esteem and community pride, particularly through the independence that comes with ownership.

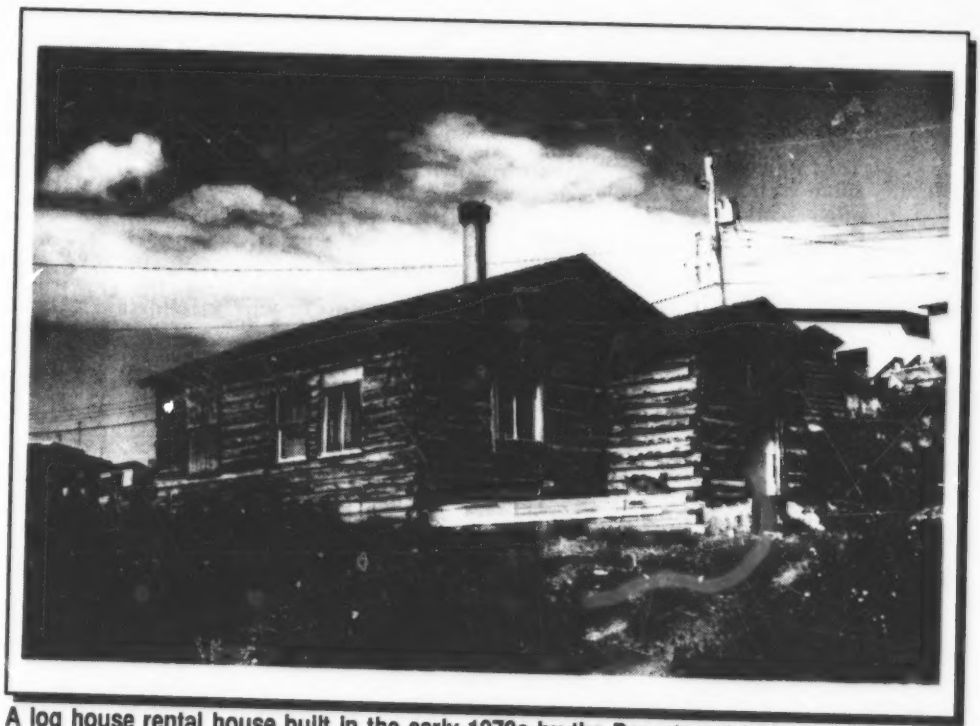
Tom Erger pointed out that Fort Good Hope houses are actually built to a higher standard than Corporation houses. "For example we use half-inch plywood rough siding compared to 3/8 inch in Corporation houses. This means we don't have to hit a stud every time to apply our finish siding. Also, we use half-inch plywood for interior walls rather than drywall." This is apparently an essential local adaptation making the interior walls "indestructible" in the face of foundation pads that settle after construction. (Normal drywall would crack or pop off its fasteners.)

Community control also results in perceived improvements in house design. Interviewees noted that "we have had bad experience with the design of rental units" (e.g., small

A pre-HAP ownership house built under the SSHAG program in 1981. The "keyed vertical beam" construction required by the NWTHC enabled use of shorter logs but resulted in unstable structures.

windows and exits too close to heaters which are the most likely focus of a house-fire). The Corporation's early HAP designs tended "to look all the same," and "the bedrooms and living rooms were too small." For all these reasons "Here we're trying to accommodate the needs of individual clients." Apparently there have even been cases where "HAP clients have had a little money to contribute, so we could increase the size of the house."

Loses from Community Control. The major disadvantages of community control of HAP relate to loss of financial leverage. According to the Project Manager, Tom Erger, the money available per house is less than would otherwise be the case because some Housing Society administrative costs are taken from the block funding. Also, the basic unit costs are higher because "the community can only tender for four or five units compared to 150 by the Corporation." Fort Good Hope loses the economies of scale. The difference "isn't great enough to enable us to build another house, but it would help to improve the quality of the units we do build."



A log house rental house built in the early 1970s by the Department of Indian Affairs and Northern Development (DIAND).

Erger has asked the Housing Society to consider the possible advantages of returning to the Corporation's designs and house packages. The Society so far rejects the idea as a step backward. "What seems to be more important is community control and independence from the central bureaucracy."

There is also a problem in having to negotiate the block funding each year and otherwise communicate with the Corporation, now through the District Office. For example, because of a dispute this year "we are only now (June) getting our grant and the gravel pads for this year's houses are just going in." (Ideally, the pads should go down by 15 September of the previous year to minimize settling problems.) In other words, administrative delays "have cost us six weeks of valuable construction time." Part of the difficulty seems to be "frequent changes in Corporation staff so that we're always having to re-educate people there."

Finally, HAP does pose an additional burden on the Community Council. Apart from contract salaries for the Project Manager and Architect the HAP grant does not provide for staff or administrative costs. To support the program therefore, Council provides offices and supplies, telephones and fax, secretarial and related office services, a truck and fuel. According to band manager Tony Grandjambe: "This does not show up as a separate budget item, so I can't be exact, but it probably amounts to 10% of the cost of the houses."

C. The Allocation of HAP Houses

Each early summer, notices announcing the program are posted widely in the community, and applications invited for the following year's HAP houses. Help in filling out the applications is available from the Band Council and Housing Society Offices.

As noted, the successful applicants are chosen at a subsequent joint meeting(s) of the Housing Society and Housing Association with representation from Council. Five to seven families are selected from among approximately 30 to 40 applicants. No waiting list is maintained, but potential candidates may reapply each year. The main criteria used for successful applicants emphasize need and competence:

* HAP owners must have a demonstrable need for improved housing. Family size and crowding are important factors here. Families with no home of their own, such as a couple with children living with parents or grandparents, or large families living in cramped conditions are high on the list;

* The head of a HAP household must be known to be responsible and capable of working to help build and maintain the house (i.e., the ability to contribute "sweat equity" is important).

Secondary criteria include health considerations (e.g., the presence of children living in ill-heated or otherwise grossly substandard conditions), and marital status. Fort Good Hope "is trying to stay religious" so generally married families are preferred. However, the criterion is not absolute - at least two common-law families have received HAP houses when other criteria were satisfied.

Significantly, there is no income criterion in the Fort Good Hope selection process. This is contrary to Housing Corporation minimum income requirements. The Fort Good Hope Housing Society and Community Council regard income as private business and in any event irrelevant as a criterion because there is "a lot of sharing of money here to help out people who might have trouble paying the bills." This deviation from a primary Corporation criterion is in responsible for part of the delay in the transfer of the block grant to the community in 1988. "The money didn't come until we came up with some sort of income verification for each family."

All interviewees agreed there has been no significant dispute in the community over the allocation process or choices made to date. By this they mean there is no lasting rancour in the community. Some losers in the annual HAP "competition" do express disappointment to the Society at not being chosen, and there may be occasional complaints about successful applicants. ("We got one or two gripes when we approved a common-law family.") However, neither the Society or Council respond officially to such complaints and there is no appeal process against allocation decisions. Evident dissatisfaction dies down quickly, and many people simply reapply for next year.

Interviewees ascribe the ready acceptance of the selection process to a well-developed community consensus on selection criteria and an open decision-making process involving many people. People realize that "when there are 40 applications for four or five houses, not everyone is going to get a new house in a given year." Also, the problem is less now than it used to be - housing-related tensions within the community have decreased with a steady improvement in housing stock.

A Note on Bad Choices. Interviewees agreed that there have been only two or three possibly serious misallocations of HAP houses. For example, in one case a relatively elderly recipient has been unable to complete his house even after three seasons (the norm is two) and will require much help to finish. Another house (constructed in 1984-85) is already suffering considerably from neglect. The exterior siding is incomplete, broken windows remain unrepaired, leaks in the minimal plumbing have warped the floor, and erosion is undercutting the porch. (The house is located on a sloping site.) According to Tom Erger, this house is by far the "worst case" HAP house. The problems can be traced to alcoholism in the family.

D. The Care and Maintenance of HAP Houses

Maintenance of HAP houses is a concern to all interviewees though disrepair is not yet perceived as a major problem. Maintenance also poses a practical dilemma to Council and the Housing Society. Both wish to protect the community's new housing stock and are aware that probably half the HAP households will have trouble finding the money or motivation to undertake proper maintenance from time to time. However, "HAP houses are the responsibility of the owners and we want people to recognize that. Housing Society and Council members encourage owners to maintain their houses through personal contacts, but we have no formal program to advise or assist." The exception is social worker (and Community Council member) John Louison who in the course of his regular duties, does help people deal with drinking problems that may affect their ability to maintain their houses property.

According to Tom Erger, "with significant exceptions the concept of preventive maintenance - painting, minor repairs, etc. - is not yet an entrenched part of the local culture." He notes that people with the money are as likely to spend it on major appliances - washers and driers - than on needed house repairs. Nevertheless, Erger estimates that about 60% of HAP householders do a good job at daily cleaning and routine maintenance. Twenty per cent of houses are "OK" and another 20% need attention. "It's a problem and the Council and Housing Society are eventually going to have to come to grips with it. However, let's keep in mind that whatever happens, from the Corporation's perspective HAP is much less costly per unit than is social rental housing."

Both Erger and project architect Catherine Morrison believe that the maintenance problem is one of education and experience and is gradually improving. Ownership is an important factor - "Certainly HAP householders take much better care of their houses than do the people in rental housing."

Band Manager Tony Grandjambe points out that many people in Fort Good Hope are unfamiliar with the workings of such basic modern household fixtures as toilets and furnaces and that it is unrealistic to expect them to have any knowledge of how to operate, let alone repair, these things. Mr Grandjambe suggested that it would be a great help if some funding could be set aside to provide training sessions for HAP recipients on basic home mechanics and maintenance. Tom Erger and Catherine Morrison enthusiastically endorsed this idea as a means of introducing the Dene to preventive maintenance concepts. Erger pointed out that it might prove to be a most cost-effective way to protect the Housing Corporation's [i.e., the Canadian taxpayer's] investment in HAP houses.

Others suggested that the Program should also help households to repair "no fault" damages. For example, the gravel foundation pads sometimes settle causing warped walls, jammed doors or windows, and broken windows. "People should be assisted financially to fix this sort of thing."

Practical Limitations on Maintenance: Part of the problem with maintenance is that there is no adequate local supplier of building supplies, hardware, and tools. According to Tony Grandjambe, "People come to us [the Band Office] all the time with their problems, but we don't have the resources to assist them beyond getting Tom Erger's advice and ordering the necessary supplies from outside." Erger in turn notes that "the local Bay is useless in this regard. They only bring in those things that will make money. This means that anything else people need from paint to nails has to be ordered in specially, and I wind up doing it all. People here simply don't know either what is required or the outside suppliers. In any case, they wouldn't be able to get credit." The inconvenience and delays associated with getting simple supplies obviously add to the frustrations of even those people who have a serious interest in maintaining their houses.

Finally, we cannot ignore the continuing reality of unemployment and poverty. Several interviewees noted that some people have trouble enough meeting their electrical heating costs to be concerned with maintenance. At the same time, they noted that money is shared to some extent and were optimistic that things would improve in the future with employment through such things as the band's joint venture exploration agreement with Chevron Oil.

E. Perceived Benefits and Costs of HAP to the Community

None of the Fort Good Hope Council or Housing Society interviewees had any doubt that HAP was a significant asset to the community. The most important virtues of the program seemed to be a marked improvement in the quality of the community's housing stock, an increase in community pride generally ("HAP has become a real community thing here."), renewed self-respect among HAP clients ("It's giving people back control over their lives."), and a reduction of family tensions (improved family life).

In lauding the HAP, interviewees stresses the program's superiority over rental housing, particularly for younger able-bodied families. "Much of the pride comes from having a choice of materials and design and from building your own house; people develop a sense of responsibility through construction and keeping the house up afterwards." This responsibility, and knowing that the Society isn't going to help out with maintenance, is an incentive to greater self sufficiency. By contrast, rental housing takes away incentive - "if you do a little better the rent goes up with your income."

Early in the program the self-sufficiency aspect was overdone somewhat. Some HAP recipients chose to use only wood heat and no plumbing in order to have chores to do,

to return to the old ways, or to feel more self-sufficient. "Now it's coming full circle - everyone wants both oil heat and wood stoves as well as full plumbing in the new houses (these features are now standard), and some early clients are asking for retrofits."

These gradually rising expectations may be a reflection of the material standards of society at large or they may be a measure of the improving self-image and community pride accompanying HAP.

Interviewees affirmed that enthusiasm for the program still runs high in the community, so much so that: "Some people believe that HAP will solve all their problems." Unrealistic expectations aside, there was agreement that for many recipients, getting a HAP house does reduce crowding and related tension, and improve the occupants' sense of self-respect and well-being. People can be comfortable in winter and with more room are not tripping over one another - privacy is possible. Social worker John Louison noted that for these reasons moving into a HAP house can be good for family life. He also finds that HAP makes his work easier. He is able to visit clients more frequently and spend more time with them without feeling he is imposing.

Louison also acknowledged that improved family life is not a universal phenomenon. There have been a couple of cases of large families - parents with four or five kids - living in overcrowded rundown conditions who were awarded a HAP house "which quickly went the same way. Just getting a new house isn't necessarily going to change personal circumstances." Mr Louison observed that in these cases, the families had vacated social rental housing which was then occupied by other families who had been even worse off and "who should have got the new houses."

This example also highlights another indirect benefit of HAP. A HAP house usually frees up a much-needed rental housing unit in a community undergoing rapid population increase and in which no new rental housing is being built (as a matter of community choice).

Most interviewees said there were no negative impacts of HAP on the community and none could suggest an unequivocal ill effect. John Louison reflected that in his day, the custom was that a man had to have a house before he could get married and that HAP might have robbed some of the incentive to work toward a house. "On the other hand, the emphasis we place on sweat equity may replace this. The ability to build the house is an important requirement for eligibility."

F. Is HAP a Stimulus to Economic Development?

There is little evidence that HAP has stimulated any additional economic development in Fort Good Hope. So far there are too few houses to support anything more that a part-time hardware/building supply business and no one, including existing businesses, has

yet responded to the opportunity. "There may be a better selection of hand tools at the Bay than before, but beyond that, nothing." Tom Erger notes that he spends significant energy trouble-shooting problems and ordering the materials people need: "Somebody could make a supplementary living out of this."

At the time of the interviews two residents were considering establishing a small sawmill in the community. ("There's a mill down-river that could be moved.") A major consideration is whether there is an adequate timber supply locally and that was being looked into. (Some HAP houses are constructed of logs obtained locally and one boom has come from Jean Marie River.)

Perhaps the most significant contribution of HAP to economic development is in the building skills training component. Fort Good Hope (apparently with the strong encouragement of Tom Erger) has always stressed the importance of sweat equity as a means of accumulating basic skills in the building trades in the community.

This emphasis has apparently succeeded. "Some of our people worked as carpenters on the Norman Wells Pipeline. This summer with Chevron coming on and a new arena being built we're going to be competing for our own people. Many workers we've trained will go off with Chevron for better pay." Erger didn't expect this would create a real problem, "but it will make things more difficult. Even so, the level of skills is now so high that I really won't have to pay much attention to two of the five houses this year."

G. Weaknesses in the HAP and How it Might be Improved

As much as interviewees were enthusiastic over the contribution of HAP to community well-being, there was no shortage of suggestions on how the program should be improved. Some of the most significant problems with the existing HAP were related to apparent program inflexibility and related administrative blockages.

Construction and the Budget Cycle. Several interviewees noted that HAP contracts are negotiated annually and timed so that construction cannot begin in a given building season until funds have been confirmed. This means that houses are constructed on their gravel foundation pads almost as soon as the latter are laid, causing serious problems as foundations heave and settle in the first winter's frost. Ideally, the foundations pads should be laid at least the fall before the next construction season. Interviewees suggested that the budget cycle should be adjusted to permit this simple improvement. (Should HAP be a multi-year program?) "The GNWT know it's a problem - they do proper site preparation for public housing and their own employee housing."

Alternatives to the Single Detached Dwellings. Some of the younger families and single-parent families in the community who have modest space needs, argue that they should have the option of living in self-owned apartment suites. "We have been unable

to get money for this, and if we use existing resources, the Corporation will take one HAP house from our allotment for each unit we build in a multiple dwelling." This option was rejected at a joint meeting of the Housing Society and Housing Association, but such program inflexibility leaves Fort Good Hope without needed (and more economical) multiple dwelling units.

Rental Housing: Exchangeable for HAP? By choice, Fort Good Hope no longer accepts new rental housing but the community gets no "compensation." Some feel that, in effect, the community is being penalized for preferring the independence of homeownership. By contrast, if housing programs could be coordinated, perhaps the community should be "rewarded" through an extra allotment of HAP houses. By all accounts, this would be less costly to government than a return to the form of public rental housing currently forgone.

Permanent Staff for Community Housing Programs. Most of the interviewees suggested that HAP budgeting should provide more money for permanent staff, training, and related support for local administration of the program. Since the beginning, Tom Erger (in 1988 with Catherine Morrison) has performed a wide range of duties on a temporary contract basis in his capacity as HAP Project Manager. These duties include budgeting and programming, ordering supplies, and liaising with suppliers; and scheduling, coordinating, and supervising construction. These tasks are essential to the successful operation of the Fort Good Hope-HAP to date.

In addition Erger has assumed a variety of other responsibilities by default. These include preparation of grant proposals (for HAP, emergency repair, senior citizens' and other home improvement programs, and special projects), trouble shooting, and ordering maintenance materials. Tom Erger: "I spent a lot of time hustling for these things on a 'get paid as the money comes in' basis, and in the end the grants we get are bled by overhead and administration costs reducing the useful grant." This is an inefficient way of doing necessary tasks.

Interviewees argued that if HAP is to be an on-going program there should, in effect, be "hard money" for a permanent HAP manager who would have the same skills and continue to perform the central role Tom Erger has defined.

Alternately, perhaps management and supervision of the annual HAP construction program should be considered a distinct seasonal job and separated from a new managerial position. For this option, funding from various government housing programs could be coordinated and pooled to provide a permanent "Community Housing Manager" (or "expediter") with additional resources necessary to handle all non-construction tasks for HAP, public rental housing, the old folk's home - "in fact, the community's entire housing stock." An important new role might be to undertake an annual or bi-annual maintenance survey of all housing in the community and contract needed work out to the

skilled workers HAP has trained. Such a consolidation might prove to be very cost effective both for the community and for each separate housing program.

Tom Erger is concerned that there has never been a management training component in HAP and, like others, that the community is excessively dependent on his technical and managerial skills. Council has effective politicians, but no one with construction-related administrative or financial expertise: "After Catherine and I go there will be no one here who can handle the sort of things we do. Only Tony Grandjambe knows enough about it to think of filling our shoes, and he's already over-worked."

The Problem of Labour Funding: Sweat equity is an important factor in the HAP but it is unrealistic to expect untrained individuals and their families to build their own houses in a single short season without some paid help. Yet, "since CMHC got involved in HAP, there can be no money in our HAP agreements for labour (except for electrical, mechanical, and plumbing work)." Instead, the GNWT (apparently not the Housing Corporation) contributes $4000.00 per unit "which is, in effect, laundered through the Department of Education as a training grant." At $10.00 per hour, this is only 400 hours for labour when the house may require 1200-1500 semi-skilled hours of labour to complete. Typical comments: "We should be getting at least $6000.00 per house." Since Fort Good Hope doesn't take any more social rental housing, "perhaps our fair share of that money should go to increasing the labour part of HAP."

Some interviewees credited "Operation Beaver" with making a substantial labour contribution to the HAP in Fort Good Hope. At least two volunteers from this organization have worked on the project each season since 1984. This year the workers are from Japan and Mauritius. "Operation Beaver would be a good way to handle some of our labour problem at low cost if CMHC could work with the Frontier Foundation to find ways of funding more of their people. Some of them have been really skilled."

H. Secrets of HAP's Success in Fort Good Hope

As is apparent from the above a good deal of the initial success of HAP in Fort Good Hope can be traced to the special technical, construction-related, and organizational skills of Tom Erger.

At the same time, Tom Erger himself credits much of Fort Good Hope's success to the community's willingness to seek outside expertise when it is required. Without mentioning his own role, Erger noted that: "Our pilot project worked and Fort Resolution's didn't because people here saw the advantages of hiring an outside journeyman log worker per house." This person helped supervise construction and the training of local workers, and was always on hand when problems arose. (Interviewees saw the continued use of a journeyman carpenter to work with inexperienced builders as an essential part of HAP.)

Erger and Catherine Morrison also credit the "incredible political astuteness" of the Community Council with much of HAP's success. "Whenever we have a problem, we talk to council "who somehow force decisions" [from the bureaucracy]. Also, the Council is tremendously supportive of the Housing Society. "Its all part of a unique network of community confidence and support here. Without this the program wouldn't work even with our best effort."

Finally, part of Fort Good Hope's effectiveness stems from the major players' understanding that HAP's success depends on a number of factors all of which have to be satisfied but which are not necessarily considered by a distant bureaucracy. For example, proper tools are essential to house-building and maintenance. According to Tom Erger, the reality is that "if people do not have the tools, the program must provide them." Communal tools have proved not to be successful in the absence of staff to manage their use and return. ("They just get scattered and lost.") Thus, it is now Fort Good Hope's practice to provide a basic set of quality tools to all new HAP owners for house construction and subsequent maintenance. "We also instruct them that they are on their own should anything get lost."

Giving away good tools has been objected to strenuously, "mainly by those who resist the whole program as a give away," but without the tools the houses don't get built and if the owners can't keep the tools, maintenance is compromised. Erger regards the cost of tools a small price to pay for the assurance of quality construction and the continuing insurance of maintenance.

This principle of providing what is necessary to get the job done right is applied to other elements of the program. For example, Catherine Morrison's plans show great detail - "every joist and rafter" - for the benefit of novice builders. (Erger and Morrison note that the Housing Corporation also recognizes this principle in such things as the greatly improved plans and drawings they now provide their direct clients.)

5.2 The Experiences, Attitudes, and Satisfaction of Owner-Builders

A. Introduction and Methods

The experiences of HAP "clients" and their attitudes toward the program in Fort Good Hope was determined through an interview questionnaire directed at the owner-builders of HAP houses built or under construction up to June 1988. All interviews were conducted from the Spring through Autumn 1988, by resident Dene community workers with previous experience in survey work. The list of HAP owners was provided by the Community Council/Housing Society.

There are several advantages to this approach: some of the HAP owners are mainly Slavey speaking and feel more comfortable working in that language; previous experience suggested that the local residents are more likely to respond fully to another native person whom they know; the life-style of the Dene is such that people are "in the bush" hunting or at fish camp for undetermined periods and at unpredictable times depending on the habits of wildlife. This means that several visits were required to many households over a period of several months, making it impractical for the non-resident principal researchers to undertake the survey work.

The survey was designed as an interview with questions to be explained and the data to be filled in by the interviewer. However, some HAP owners wanted to think about their responses and asked to keep the survey form for a few days and fill it in themselves. By both methods, the community workers succeeded in obtaining at least partial responses from the entire population of HAP clients.

Not all respondents answered all questions. However, in some cases, percentage responses below are based on the total population and so represent the minimal situation among HAP owners. In other cases - for example, numbers of rooms in houses - it was more appropriate to derive averages and percentages based on the sub-population who actually answered the question at hand. The questionnaire form is included in the Appendix II.

B. A Survey of HAP Owners in Fort Good Hope

The population of HAP owner-builders was predominantly early middle-aged men. Thirty-two of the 35 respondents (91%) were male with an average age of 40 years.

i) HAP Clients' Previous Housing

Location: Virtually all HAP owners (minimum 94%) lived elsewhere in Fort Good Hope before moving into their HAP houses. Sixteen (46%) felt "good" about the part of town in which they previously lived while 14 (40%) thought it was "fair" and only 4 (11%) felt "bad" about it. (There was one non-response [3% of owners] to this question.)

Good views (seven people) and proximity to various facilities (six people) were the most frequently listed of ten likable features of respondents' former neighbourhoods. Of 11 negative factors noted, none was mentioned by more than 3 respondents.

Ownership: At least fifteen HAP owners (42%) claimed to have also owned their previous houses and another 14 (40%) lived in houses owned by family or friends and had not been paying rent. Four of the five renters (11% of respondents) had been living in

Housing Association dwellings (public rental housing). One person (3%) did not answer this question.

Occupancy and Rooms: Thirty-three respondents reported an average of five people (range 2-8) living in their previous houses. Twenty-eight previous houses for which data were reported had one to five rooms (average 2) and twenty-nine houses had zero to three bedrooms (average 1.8), indicating that typically, all rooms in these houses were used for sleeping.

Heating, Water, Insulation: Twenty-nine (83%) of the previous houses had wood heat, while 7 (20%) used oil and 5 (14%) electricity. Obviously, some houses had both wood stoves and some other form of heating. Twenty-two (63%) of the respondents considered their previous heating systems to be only "fair" (23%) or "bad" (40%).

Only seven respondents (20%) reported previously enjoying running water and flush toilets, 22 (63%) had indoor water and "honey-buckets," and 5 (14%) no indoor plumbing of any kind. Again, 22 people (63%) claimed no plumbing or considered their previous plumbing to be only "fair" or "bad." (One non-response: 3%)

About equal numbers of HAP owners had previously lived in log (15 [43%]) or fibre-glass insulated (16 [46%]) houses. One had lived in a tent and 4 didn't know what kind of insulation, if any, they had. (One non-response.)

At least half (51%) of all HAP owners considered their previous insulation to be bad, and 5 (14%) thought it was only fair. (Two non-responses: 5.7%)

Quality of Previous Housing: At least seven HAP owners (20%) considered their previous house to be in "good" condition. Nineteen (54%) felt it was "bad." (One non-response: 3%)

The average estimated age of 31 previous houses was 20 years (range: 5-35 years).

Twenty respondents identified a half-dozen positive features about their former housing, but none was named by more than three respondents. People were less reticent about negative features: 29 respondents listed 15 in all. Thirteen people found their previous house too small, eight found it too cold, and six objected to the lack of plumbing. Other problems were named one to four times.

Fate of Previous Houses: Of twenty-seven former residences for which we have data, all but four are still used as housing. A minimum of 3 (9% of total or 11% of sample) were abandoned or torn down, and one has been converted to an office. (Eight non-responses: 23%)

ii) Transition to HAP Houses

Finding Out: Between 11 (31%) and 13 (37%) of respondents reported finding out about the HAP from each of the following sources (Some interviewees had more than one source.): Community Council, previous HAP applicants, the Housing Society, and/or friends. Only two HAP owners (6%) claim to have heard about the program from the Housing Corporation, and two more heard from other sources.

Assistance: The Housing Society or friends were the most frequent sources of additional information about HAP or assistance in the application process (each cited by 14 [37%] of respondents). The Community Council and previous applicants were used by 9 (26%) and 7 (20%) of HAP respondents respectively. No other source of assistance was listed by more than 3 (9%) of HAP owners, and seven (20%) did not seek help. (Three non-responses: 9%).

Of the 25 HAP clients who got help from one or more sources, 17 (68%) thought the quality of assistance had been good, and seven (28%) found it fair. In all, 34 (97%) of interviewees felt they had a good (49%) or fair (42%) understanding of the application process.

Perceived Qualifications: Of 28 respondents answering this question, eight (29%) felt their large families or previously crowded living conditions had qualified them for their HAP house; five (18%) thought it had been their skill in carpentry. No other factor was mentioned by more than two HAP owners.

Approval and Delivery: Thirteen of 23 respondents (57%) indicated that their applications had been approved at a meeting of the Housing Society, Band Council, or Housing Association. Nine more (39%) indicated a "public meeting" without identifying the organization. There was one ambiguous and 11 non-responses.

Twenty-nine respondents reported that it took an average of one year seven months from application to delivery of their HAP house materials. This excessive delay can be attributed to ambiguity in the question - many unsuccessful applicants try again in subsequent years but the question failed to distinguish between first and later applications.

House Design: Most HAP owners in Fort Good Hope participate in the design of their houses. Twenty-five respondents (67% of total) claimed to have designed the house mostly themselves or to have modified an existing plan.

iii) The Construction Phase

Training and Previous Experience: Nine HAP owners (26%) had received some training in house-building skills, particularly log-preparation, carpentry, and dry-walling (five respondents each). One other person indicated he was self-taught in construction.

Twenty respondents (57% of total) had helped build at least one other house prior to their own HAP house. Of these, ten (50%) had worked on fewer than five houses, but at least six (30%) had worked on ten or more. (Two of the 20 experienced workers did not indicate how many houses they had worked on.)

Sweat Equity: The vast majority of HAP owners (32 [91%]) stated they had helped build their own houses. Of those who contributed "sweat equity," 29 (91%) worked half-time or more on the house during the construction phase. Most helped with carpentry/framing (91%) and roofing (78%); 47% did dry-walling and 44% were involved in log preparation. Only a few HAP owners worked on the more technical and highly skilled jobs such as electrical installation (6%) and plumbing/heating (9%).

People Who Helped: Thirty-three HAP owner-builders (94%) reported getting labour help in constructing their houses. The commonest sources of labour were "Operation Beaver" volunteers (12 cases), friends (11), and relatives other than parents and children (9). Representatives of these groups, as well as children and parents, typically worked for more than 30 days.

Duration of Construction Phase: Twenty-six HAP owners (74%) reported the construction starting dates and the occupancy dates for their houses. Of these, 16 (62%) were able to move into their houses in the same year as construction began; nine (35%) moved in during the second construction season. One HAP house was apparently still under construction in 1988, during its third building season.

Only 11 of the 26 houses (42%) were finished when first occupied.

Satisfaction with HAP House: A minimum of 22 (63%) of respondents were satisfied and 6 (17%) dissatisfied with the quality of materials provided through the Fort Good Hope-administered HAP. Most of the problems stemmed from damaged goods and missing material (There were two non-responses.)

Thirteen respondents (37%) found the HAP house harder to build than anticipated, while twenty (57%) found it about as expected. Only one thought it was easier, and one didn't answer.

At least twenty-five HAP owners (71%) think the size of their new houses "just right," and 29 (83%) think the floor plan is good (47%) or fair 34%).

When asked to suggest improvements, 11 HAP owners (31% of total) opted for better plumbing and five each (14%) for better heating and larger size. These data reflect the early days of HAP when people deliberately chose minimal plumbing and heating "to return to the old ways" or to give themselves chores to do, to their apparent later regret. No other improvement received more than two mentions. (There were five non-responses.)

Non-Labour Help: Twenty-five people reported receiving assistance other than labour during construction. Of these, 17 (68% [or 49% of all HAP owners]) received tools, advice, or money from the Housing society; 16 (64% [or 46% of all HAP owners]) benefitted from the advice of HAP supervisor (Tom Erger); and nine (36% [or 26% of all HAP owners]) were assisted in some way by the Community Council. No other source of help was named by more than three respondents. One respondent (3% of HAP owners) claimed he received no assistance and nine people (26% of HAP owners) did not respond to this question.

iv) Life in a HAP House

Location: Virtually all HAP clients (34 or 97%) chose their own building sites. (One non-response.)

A minimum of twenty-one (60% of HAP owners) think their location is good and 9 (26%) think it is fair. (Two non-responses.)

Privacy and quiet were each listed by 11 respondents as likable features of the HAP sites; good views received 6 mentions. No other positive feature was listed by more than three residents. (Seven non-responses.)

Only four HAP owners felt their houses were too close to the road, and no other negative site feature was listed by more than three people. Fully 19 of interviewees (54%) did not list any negative factor, perhaps suggesting relative satisfaction with their sites.

Occupancy and Rooms: Thirty-three respondents reported an average of 5.5 people living in their HAP houses (range 2-8). Twenty-nine houses averaged 3.9 rooms (range 1-8), and 31 had 2.9 bedrooms (range 1-4). This results in an estimated average density of 1.4 people per room and 1.9 people per bedroom, compared to 2.45 per room and 2.7 per bedroom in respondents' previous housing. Despite an increase in average household size from 4.9 to 5.5, the HAP program has reduces average density by approximately one person per room and bedroom.

Heating, Water, Insulation: Thirty-one (89%) of HAP houses report wood heat, while five (14%) use oil and three (9%) at least some electricity. This situation differs little from that in respondents' previous houses. However more people are satisfied with the

quality of heating than before. Twenty-nine (83%) of the respondents considered their HAP heating systems to be "good" (57%) or "fair" (26%) and only four (11%) called it "bad." (c.f 37%, 23%, and 40% respectively in the previous houses.)

Three HAP respondents (9%) reported having running water and flush toilets, 32 (91%) enjoy indoor water and "honey-buckets," and 3 (9%) no indoor plumbing of any kind. Five people (14%) felt the plumbing to be "good" and 14 (40%) consider it "bad." (14 non-responses.) While a few more people have indoor running water than before, the level of satisfaction is possibly lower.

Equal numbers of HAP owners live in log houses or fibre-glass insulated houses (16 [46% of HAP owners] each). This is virtually identical to the pre-HAP situation. However, at least 23 HAP homeowners (66%) think their present insulation is good or fair compared to only 11 (31%) previously. (Six non-responses this time.)

Satisfaction with HAP Houses: Twenty-three HAP owners (66%) indicated their HAP house were "good" and 11 (31%) listed them as "fair." Only one (3%) thought the house was bad. This compares favourably with respondents' assessments of their previous houses as "good" (20%),"fair" (23%) and "bad" (54%).

Of 29 people who listed features they liked about their HAP houses, 17 said they liked its roominess. The newness, warmth, low heating cost, and the pleasure of owning rather than renting the HAP house, were each listed by three respondents. None of nine other favourable qualities was mentioned by more than 3 respondents.

Fewer HAP owners (24) indicated things they didn't like about their houses. Inadequate plumbing was the most frequently mentioned problem (five respondents,) while poor heating and small size each got four mentions. Six other negative features were each named once or twice.

Generally people were considerably more positive about their HAP houses than they were about the condition of their previous houses. Overall, at least 26 (74%) of HAP clients feel happier living in their HAP house than in their previous dwelling. Only two (6%) said they were less happy.

v) Repair and Maintenance

All (100%) of HAP owners indicated that keeping their houses in good condition was "very important," although only four (11%) have yet had to make major repairs (This is a minimum - there were 2 non-responses.) When there is repair work to do, at least 20 (57%) of HAP owners "always" do it themselves and only two (6%) always get someone else to do it. (Three non responses.)

About half of 25 HAP owners say they get material for repairs in Fort Good Hope and half order supplies from outside. This is difficult to interpret, knowing that Project Manager Tom Erger orders so much material on behalf of HAP clients. When a client picks up things up that have been ordered by Mr Erger, he/she is getting them in Fort Good Hope.

Twenty-one HAP owners provided usable data on heating and maintenance costs. Estimates ranged from $200 to $5400, averaging $1913. Twenty-three (66% of all HAP clients) indicated they were paying about "as expected" for heating and maintenance with the remainder split evenly between "more" and "less" than expected. (Three non-responses.)

Significantly, the vast majority (32 or 91%) of HAP homeowners find their costs to be easy to pay (23%) or affordable (67%). (One non-response.)

vi) HAP Owners' Evaluation of the HAP

HAP owner-builders are clearly positive about the program, its effect on their personal lives and its impact on the community.

Twenty-one HAP clients (60%) feel "better off" owning a HAP house and only one (3%) feels worse off. People are most impressed with the better heating/insulation ("it's warm in winter"), comparative spaciousness, greater independence, and lower costs associated with their HAP houses.

Thirty-one (89%) of HAP home-owners think the program has been good for Fort Good Hope and only three (9%) think it "makes no difference." (One non-response.) Again, people are conscious of generally improved housing stock ("Ten years ago there were still some families living in tents..."), the increased room and better living conditions for families, enhanced independence and community pride, and the lower costs associated with the program.

Many HAP clients offered additional open-ended comments about HAP: all ten evaluative remarks were positive. Other comments focused on means to improve the program, particularly respecting retro-fitting of existing houses with improved plumbing and heating. No one suggested the program should be ended.

6. Conclusions: Prospects for Community Development and Housing in the North

6.1 Housing as Northern Community Development: The Fort Good Hope Experience

The hypothesis of the case study has been that the provision of housing can serve as a tool for community development in the North. Fort Good Hope's self-management of the HAP portion of the NWT Housing Corporation's housing delivery system was examined as a case of northern community development. Section 1.5 described twelve essential characteristics of community-based development (based on Wismer and Pell 1981, and SPARC 1986). These characteristics may be used as criteria to assess housing as northern community development. This section reviews the Fort Good Hope experience in light of these criteria.

1. ***Local control and ownership of the activity is important to reducing alienation, to promoting self-esteem, and to creating greater self-reliance.***

In Fort Good Hope the HAP is seen to be a strong and effective mechanism for reducing alienation attendant with overcrowded and unpleasant housing conditions, promoting self-esteem by both constructing and owning a house, and creating a sense of greater individual and community self-reliance for having undertaken the enterprise.

2. ***Building community self-reliance is central to all community based development activity. This means reducing dependency on outside sources for goods, services, and expertise, by gradually building on local competence and capacity to provide what is needed.***

Building self-reliance is a clear goal of the local management of the HAP in Fort Good Hope. For the native residents of Fort Good Hope, "Having control over HAP is all part of our desire for self-government or at least greater self-sufficiency."

The HAP constitutes a significant subsidy for individual home-ownership. The community and individual clients therefore remain highly dependent on the outside for capital, goods, services, and expertise. However, this subsidy is much less than that

required for social rental housing and the Fort Good Hope experience demonstrates that HAP can be an excellent means for northern communities to start their bid for a greater degree of self-reliance. Even the success of getting the authority for community implementation and carrying it through (to great local and territorial acclaim), stimulated an increased sense of community self-reliance, independence, and ability which will likely carry over into other enterprises.

3. Local permanent employment.

While the HAP units themselves provide no lasting employment, the Fort Good Hope case demonstrates that administrative and construction skills are useful in the community and help HAP participants in getting employment elsewhere (in this case, as carpenters with oil companies in the region or with other HAP constructions). In terms of administrative capacity, the loss of the project manager and architect would be significant to the community as their skills appear to be essential to the success of the HAP program. At the same time this represents an opportunity for training a permanent manager-administrator for the HAP in Fort Good Hope.

Similarly, while the HAP program has not yet stimulated any additional economic development in Fort Good Hope it has provided a foundation from which to work.

4. Reduced dollar and population leakage from the community economy.

Dollar leakage from the community is reduced with the increase of local inputs into the implementation of HAP. To the extent that local labour is used and goods acquired (and paid for with cash) the formal community economy gains. Yet, in Fort Good Hope and most other northern communities, many of the goods, services and expertise essential to housing construction are not available and must be bought outside and transported to the community. These imports are a significant source of dollar leakages. Some northern communities south of the tree line may practice local "import substitution" in harvesting and milling local timber but hardware and material such as paint and insulation will continue to be imported. Also, much of the skilled labour must be imported until such time as a community develops local skills in areas such as administration, electrical and plumbing installation. The above notwithstanding, the HAP is a marked improvement over the dominant mode of building construction wherein all materials and labour were imported for the construction season and there was little, if any, community benefit reaped from the planning and construction processes.

Population leakage is decreased as community residents are presented with the opportunity of a decent dwelling and the pride of home-ownership. On the other hand, a continuing lack of more general development may prompt some of the residents to migrate in search of employment opportunities or other fulfilments not available in the community. The

provision of housing or even home-ownership is only one step towards a more holistic community development.

5. ***Building community institutions and coordinating mechanisms is essential in creating new partnerships for development and broadening the base of community participation.***

Fort Good Hope presents other small northern communities with an excellent institutional model for community development. The integration of the Band Council and the Settlement Council, and the cooperative decision-making model represented by the Fort Good Hope Housing Society, provides for a high degree of coordination and consensus building in the community. This is responsible, in part, for the success of the program.

6. ***Cooperative relationships are emphasized in enterprise development to reduce the risk of one community group gaining at another's expense.***

It is significant that Fort Good Hope is a relatively homogeneous community with a strong community identity based on local culture. The tendency toward local consensus and cooperation is registered both in the institutions that the community has developed and more generally among its residents. The risk of divisiveness between community groups in Fort Good Hope was therefore slight at the outset of the HAP.

Also, in the case of Fort Good Hope, community solidarity has tended to increase during periods of opposition to external forces whether the government or resource companies. Acquiring control of the local implementation of the HAP can therefore be seen both as a stimulant to community development and a result of it.

7. ***Profit is used to enhance community welfare by re-investment to improve the present enterprise or develop another one. Beyond providing some paid employment, community-based business is not organized for the personal financial gain of members. Members benefit from the goods and services provided.***

There is no financial "profit" (capital to re-invest) from HAP. The main tangible acquired by the community via the HAP is new housing units, and there is no question that its members have benefited from this growth of community capital stock. At the same time, the intangible "profits" of community skills in administration and construction are likely to be re-invest in the community which will continue to benefit the whole.

8. Informal (non-monetary) economic activity is recognized to be integral to the local economy.

The notion of an "informal economy" is hardly new to the North and is essential to understanding communities such as Fort Good Hope. The element of "sweat equity" remains a central element of HAP in Fort Good Hope and is a good illustration of the important contribution of informal economic activity to the local economy.

9. Economic and non-economic activities are recognized as important to health and social well-being.

Housing in small northern communities without housing markets is "non-economic" in the sense that housing is regarded strictly as shelter rather than as capital investment. Thus, to the extent that home-ownership is perceived as a significant advantage it is most commonly for non-economic reasons. As noted, housing programs can contribute to a stronger sense of responsibility for local government; to increased community control; and to promoting self-esteem and pride while building marketable skills among individuals. All this serves to reduce personal and community dependency on the government (NWT 1985, p.49). Clearly these non-economic spin-offs of HAP housing are regarded as important to health and social well-being by both the community and the NWT Housing Corporation. Furthermore, the HAP permits the explicit recognition of the importance of technically non-economic "sweat equity" put into the HAP units.

Community development can not be successful without more general development. For example, in the case of Fort Good Hope, the community readily acknowledges that development and cash-employment will be required to repair and maintain existing and future HAP units. In this sense, the community is fortunate to be located in a resource region where such development seems likely in the near future and the community is in a strong position to bargain with the resource developer (Chevron). In Fort Good Hope the HAP project is helping to create a foundation for well-rounded economic, social, and political development but further work is needed both on the foundation and on development generally. Not all northern communities are such a fortunate position as Fort Good Hope and, accordingly, have few prospects for more general development.

10. Initiatives that provide employment for the traditionally "hard to employ" may be explicitly emphasized (women, older workers, native people, and the disabled benefit).

In the case of the Fort Good Hope HAP it is clear that native people benefit insofar as they are the majority of the community and the HAP clients. It is also clear that women, older workers and the disabled do not benefit unless they are dependents of an "able-bodied" head of household. The HAP guidelines stipulate that the applicant be able

to put in a significant amount of labour into the construction of the units. This stipulation effectively excludes many women, older workers and disabled people. [The HAP guidelines have been revised to permit the replacement of sweat equity with cash equity which may benefit these previously excluded groups.]

11. Community development involves appropriate technology adapted to the scale of the enterprise and sensitive to the quality of the local social and biophysical environments.

The use of logs and local designs rather than housing units designed for and prefabricated in southern Canada is perceived by residents as an attractive "adaptation" to the Fort Good Hope environment promoted by the HAP. Unfortunately, the program delivery and construction systems are not yet fully responsive to local conditions. For example, the community is presented with enough units for some economies of scale feasible yet not enough financing to provide adequate assistance, tools, and sometimes materials to maximize the potential benefits from HAP. Also, the program's annual budget cycle is such that it undermines quality. New houses must be placed on gravel pads constructed in the same year, exposing them to warping and cracking from frost heave and settling.

Significantly, the early housing units constructed under the program with the idea of a return to old ways (i.e. without full indoor plumbing or oil stoves) would have once been "appropriate" to the region but are no longer deemed adequate. It is likely that community standards of adequacy and appropriateness will continue to change over time.

12. Worker participation in management is encouraged and there is general emphasis on creating healthy and satisfying working conditions.

The HAP guidelines not only encourage but require worker participation in the management/construction of individual HAP units. However, there appears to be little individual client participation in the management of the program overall (this being left to the HAP Manager, Council, and Housing Society).

In Fort Good Hope the emphasis has been on getting housing units built and there has been little explicit attention to creating healthy and satisfying working conditions per se. (On the other hand, there is no indication that these do not already exist.) For the most part, health and satisfaction are derived from the completion and inhabitation of the units rather than from the process of acquiring them.

6.2 Transferability

The Fort Good Hope case study suggests that on balance the community's experience can be transferred to other northern communities. Several factors limit and others encourage the transferability of the Fort Good Hope model of "housing as community development." This section reviews the apparent requirements for successful implementation of the HAP on the Fort Good Hope model, the factors encouraging transfer of the model to other northern communities, and the factors limiting such a transfer.

A. Requirements for Successful Implementation

There are several requirements for the successful implementation of the HAP in northern communities.

* The community must be prepared to undertake the administration and management of the program. There must be a political will, sufficient access to required expertise (whether local or imported), and community institutions capable of managing the program in an accountable and responsible manner. The expertise and institutions may need to be developed over time and, indeed, the management of housing provision is one way to develop these elements.

* A balance must be struck between educating local people in the fields of administration, management, construction, etc. and the requirement for delivery of the housing units.

* An experienced manager to act as an intermediary, facilitator, construction advisor, and facilitator, is essential to the success of the program. The manager would ideally have good working relationships with the NWT Housing Corporation District offices, the community's Housing Association and Council, and, most importantly, with the community generally and HAP clients particularly. These ideal characteristics would suggest that a local resident would be best suited to the task.

* The availability of sufficient and timely funding to permit clients 'to do a good job' is an essential prerequisite. Funding should be sufficient to cover the cost of competent, on-going, project management as well as the costs of construction under the program. Funding is timely if monies are in place for two significant activities: 1) advance site preparation (for construction on permafrost, a gravel pad should ideally have a year to settle before a building is placed on it), and; 2) ordering materials and arranging their shipment (several weeks to months ahead of the construction period in summer).

* Having a community land use plan in place facilitates the selection of sites for the HAP units. Formal, surveyed lots with road access are most helpful in facilitating the

establishment of clear title and the construction and servicing processes. Most northern communities are now developing "suburbs" and there are a number of different options as to optimal mixes or segregation of rental housing, private construction, and HAP units.

B. Improvements

As section 5.1(G) notes, there are a number of improvements on the Fort Good Hope model that would increase the efficacy of community-based HAP projects both in terms of housing delivery and in terms of community development. These relate to:

* Construction and Budget Cycle
* Alternatives to Single Detached Dwellings
* Rental Housing: Exchangeable for HAP?
* Permanent Staff for Community Housing Programs
* The Problem of Labour Funding

C. Factors Limiting Transferability

* The lack of a 'prime public body' (such as Fort Good Hope's Band/ Community Council with its multifaceted responsibilities including HAP) in most northern communities would suggest that some communities do not have the institutional mechanisms to develop a balanced community consensus on HAP's potentially divisive issues such as unit allocations. Significantly, the concept of the prime public body is spreading in the smaller communities of the Northwest Territories and, with more extensive use of this model of local government, the implementation of HAP on the Fort Good Hope model may be facilitated.
* The allocative mechanisms employed by Fort Good Hope might provoke suspicions of favouritism in a larger or more heterogeneous community. A clear allocative process and an appeal system might be necessary.
* The HAP might also incur hostility in communities where a proto-housing market exists and non-HAP home-owners might come to regard HAP as a system of unfair handouts.
* While not technically a limiting factor, HAP may be seen to foster a certain elitism. That is, the program is designed to 'help those who can help themselves' rather than

those people who, for whatever reason, may have some difficulty helping themselves. As HAP advances, these less advantaged groups may be left farther behind.

* Community development can not be successful without more general development. Not all northern communities are in such a fortunate position as Fort Good Hope and, accordingly, have fewer prospects for more general development.

* Community development on the Fort Good Hope model is not self-sustaining. The model requires cash subsidy from the Canadian taxpayer and cannot be expected to continue indefinitely. On the other hand, it appears to be a more effective investment of taxpayer's money than other forms of housing provision in the North (such as Northern Rental Housing) in that it is a one-time-only subsidy and private housing units are created. If housing subsidies are to continue, as is likely for the foreseeable future, then the Fort Good Hope model is an effective model for some communities.

* Central housing agencies such as the NWT Housing Corporation and CMHC have a mandate to provide housing, not community development per se. Accordingly, any community development element of the general housing provision system is going to be relatively fragile, subject to political whims in favour and against, and, therefore, not the firmest source of community development initiative. Central agencies should re-examine this issue to determine whether their primary mandates might not be better achieved were the agencies to adopt a more comprehensive implementation model.

D. Factors Encouraging Transferability

* The Fort Good Hope model is a good one because it does promote community development.

* In addition to promoting community development, the Fort Good Hope model is a cost-efficient means of providing housing to northern communities.

* The NWT Housing Corporation's HAP facilitates the provision of housing to those people who would otherwise be burdened with rental accommodation and/or severe overcrowding.

* Assisted home-ownership programs reduce the dependency of northern residents on subsidized rental housing and lower operating and maintenance costs for the NWT Housing Corporation.

E. Policy Implications

The main policy implication of the Fort Good Hope case is that central government programs such as housing delivery can be devolved to the community level and, in so doing, be supportive of community development. However, to take full advantage of this opportunity, programs should be adapted to the peculiar circumstances and requirements of each recipient community. For example, some communities will require more management and administrative aid than others; some will need assistance in the development of community institutions for successful local implementation at the local level.

6.3 Conclusions

The community-based housing delivery system employed by Fort Good Hope has improved not only the quality and quantity of local housing, but has also contributed to community pride, independence, and self-esteem. The Fort Good Hope experience does present a clear-cut example of how increased local control has led to superior program delivery and has enabled a housing program to address certain other chronic community problems and concerns. Accordingly, we conclude that the provision of housing can serve an expanded role in northern development.

The provision of housing was seen, in the 1970s, to be a foundation for the economic, social and political development of the Northwest Territories, and it is now clear that a locally-controlled process of housing provision both extends the foundation for development and can be an element of that development. In this light, the social effectiveness of housing programs in the North can be greatly advanced. In addition to providing more and better housing to northern residents, housing programs can play a significant role in the social and economic development of recipient communities. As was posited in Section 1, the best results are achieved when planning and administrative arrangements for housing programs are designed explicitly to support multiple objectives and when responsibility for key elements of program implementation is held by community institutions.

The prospects for community development in the North are improving although not uniformly. The case of the Fort Good Hope HAP demonstrates that the provision of housing by a community is an effective mechanism to add to the processes of community development. The Fort Good Hope HAP project has met both the Housing Corporation's primary goal of providing housing and the implicit community goal of stimulating local development from a broader base.

Appendix I: Format for Interviews with Fort Good Hope Officials

A. INTERVIEWS WITH COMMUNITY COUNCIL MEMBERS

Band Council/Community Council:

Are the Band Council and Community Council one and the same in Fort Good Hope?
If so, how does this affect relationships with the NWT Government and NWT Housing Corp respecting HAP?
What is Council's role in the Fort Good Hope/HAP program (administration, delivery, regulation)?
Does Fort Good Hope have a community plan?

Housing program options:

What are the advantages/disadvantages of Fort Good Hope being able to control the HAP program?
What are the advantages/disadvantages of NWT Housing Corporation delivery of HAP and NWT public housing?

Relations with the Housing Society:

What is the relationship between the Community Council and the Fort Good Hope Housing Society? For example, what influence or control does the Council have over Housing Society decisions?
Is it Council or the Housing Society that decides who is to receive HAP houses each year?
Does Council maintain a waiting list of potential HAP recipients?
How are decisions made land for development, in particular, selection and allocation of sites for HAP houses? (According to any formal plan? Who makes the final location/allocation decisions?)

Relations between Council and residents re: HAP allocation:

Apart from any legal obligations, does Council take an active interest in the HAP program? (e.g., encouraging owner-occupants to maintain their houses, lobbying the GNWT Housing corp for a greater HAP allocation.)
Does Council ever intervene with the Housing Society on behalf of HAP owners or potential HAP recipients for any reason?
Is Council aware of any controversy over the allocation of the HAP units?
If so, how does Council respond to the controversy?

In Council's view, what do people in the community generally think about the HAP program? Is council aware of any differences in the attitudes of native and non-native people? If so, what are the differences?

Council and Existing HAP houses:

Does the Council take notice of whether owner/occupants of HAP housing are adequately maintaining their houses?
What priority does Council place on maintaining the quality of existing HAP houses?
Is Council aware of whether any owner/occupants of HAP houses are having problems paying maintenance or heating costs?
If some people are unable to maintain their houses to an acceptable standard, what should be done? (e.g., Should owners be assisted and if so by whom?)

The HAP program and local social and economic development:

Has HAP stimulated any new occupations or businesses in Fort Good Hope?
How can the HAP program be improved to produce greater local benefits for the community? (e.g., are there any procedures or methods of HAP which should be changed?)
Have there been any changes in people's attitudes about Fort Good Hope in recent years that are related to HAP? (Consider both residents' and outsiders' attitudes.)
Do you consider the HAP program to be better/worse for the community than the public housing program? Please explain.

Evaluation of Fort Good Hope/HAP:

The Fort Good Hope/HAP is generally regarded as a success story across the North.

- What do you think are the most successful aspects of the program?
- How do you account for this success? Who or what is responsible?
- Does the program have any significant failings?
- How do you account for this? Who or what is responsible?
- Overall, how has the HAP housing program affected Fort Good Hope? Good for Fort Good Hope....No difference....Bad for Fort Good Hope....
- What does Council consider to be the most positive impacts of the HAP program on the community?
- What does Council consider to be the most negative impacts of the HAP program on the community?

B. INTERVIEWS WITH HOUSING SOCIETY MEMBERS

Organization of the Housing Society:

Who qualifies for membership on the Board? How are they chosen? For how long?
What do you see as the major responsibilities and powers of the Housing Society.

How are the Society's administrative costs funded?
How many paid staff does the Society have?
What skills are required to effectively and efficiently manage the business of the Housing Society?
Are the necessary skills available in Fort Good Hope and will they remain so in the foreseeable future?

Housing Society relations with the Band Council and the Fort Good Hope Housing Association:

What is the relationship between the Housing Society and the Community Council? Does Council influence Housing Society decisions? If so, what decisions? Does Council ever intervene with the Society on behalf of Fort Good Hope residents?
What interaction is there between the Housing Society and the Housing Association?
What kind of relationships should there be between the Housing Society and the above groups?
The Society aware of any friction between HAP recipients and occupants of public housing related to their housing?
Is there any indication that people in HAP houses are more/less satisfied with their situation compared to people in local NWT public housing?

Housing Society relations with the NWT Government and NWT Housing Corp.:

What are the administrative and financial arrangements between the Housing Society and the NWT? How have these changed over time?
What changes should be made in these arrangements?
- Is there anything the Society is now responsible for that should be taken over by the Housing Corporation?
- What additional powers should be transferred to the Fort Good Hope Housing society?

In general, does the Fort Good Hope Housing Society have adequate decision-making autonomy?

The Housing Society and allocation of HAP units:

What is the process for deciding who gets a HAP house? Is there an appeal against these decisions? Who (Council or the Society) has the final say?
What criteria are used in selecting HAP recipients? Specifically:
- What level of income is the minimum necessary to qualify for a HAP house?
- Are experience or training in the construction trades necessary to qualify for a HAP house?
- Is "sweat equity" (substantial participation in construction) considered to be an important factor?

Is the Society aware of any controversy over the allocation of the HAP units?
If so, how does the Society's respond to the controversy?

In the Society's view, what do people in the community generally think about the HAP program?
Is the Society aware of any differences in the attitudes of native and non-native people? . If so, what are the differences?

HAP house design:

Who designs Fort Good Hope/HAP houses?
How much involvement does a typical recipient have in the design of the house?
What are some examples of design changes made for or at the request of a recipient family?
Do the Fort Good Hope/HAP houses exhibit or attempt to exhibit certain common design characteristics?
Why does Fort Good Hope not use the NWT Housing Corp. designs and pre-packaged houses?
Has the Housing Society considered purchasing the NWT Housing Corp. package?
Are Fort Good Hope/HAP houses considered better/same as/worse than other new houses?
Assembly and delivery of the HAP materials package:
Who decides what construction materials to order?
Where are Fort Good Hope/HAP materials ordered from?
What lead time is required?
What problems have been encountered with the delivery of the packages?
What happens if something is missing?
Construction of HAP houses:
Who builds the houses? (i.e., How much outside/paid labour is involved and how much sweat equity?)
What skilled labour is brought into the community to work on the houses?
Is there any deliberate effort by the Housing Society (or any other group) to get training in the necessary skills for residents of Fort Good Hope?
How is the construction of the 5 to 8 houses annually co-ordinated?

Existing HAP houses:

What is the legal status of the land on which Fort Good Hope/HAP houses are built. (Do the house owners own the land? If not, what is the land lease or other arrangement?)
How are construction sites chosen for the HAP houses? Is there a community land use plan or any other rules that influence the locations?
Do the recipients get to choose their own sites?
If construction sites are selected by occupants, what factors seem to be most important? Does the Housing Society try to influence the recipient's choice of site?
Are all the original occupants still living in their HAP houses?
If any changes in occupancy have taken place, how have the houses changed hands? (For Example, have any HAP houses been sold by their original owner/occupants?)
Does the Housing Society take notice of whether owner/occupants of HAP housing are adequately maintaining their houses?
What priority does the Society place on maintaining the quality of existing HAP houses?

Is the Society aware of whether any owner/occupants of HAP houses are having problems paying maintenance or heating costs?
If some people are unable to maintain their houses to an acceptable standard, what should be done? (e.g., Should owners be assisted and if so by whom?)

The HAP program and local social and economic development:

In cases were local people have acquired new skills through the HAP program, have they been able to use them outside the HAP program (in Fort Good Hope and in other communities)?
Have any people left Fort Good Hope once they acquired new skills (e.g., to get employment elsewhere)?
House construction is normally a male occupation; to what extent have women been involved?
What has the community gained from its decision to take over the HAP program from the Housing Corporation?
What services and materials for HAP are purchased locally? Has this pattern changed over the years?
Has HAP stimulated any other changes in Fort Good Hope? (e.g., new occupations or businesses).
How can the HAP program be improved to produce greater local benefits for the community? (e.g., are there any procedures or methods of HAP which should be changed?)
Have there been any changes in people's attitudes about Fort Good Hope in recent years that are related to HAP? (Consider both residents' and outsiders' attitudes.)
Do you consider the HAP program to be better/worse for the community than the public housing program? Please explain.

Evaluation of Fort Good Hope/HAP:

The Fort Good Hope/HAP is generally regarded as a success story across the North.

- What do you think are the most successful aspects of the program?
- How do you account for this success? Who or what is responsible?
- Does the program have any significant failings?
- How do you account for this? Who or what is responsible?
- Overall, how has the HAP housing program affected Fort Good Hope? Good for Fort Good Hope....No difference....Bad for Fort Good Hope....
- What does the Society consider to be the most positive impacts of the HAP program on the community?
- What does the Society consider to be the most negative impacts of the HAP program on the community?

Appendix II: Owner-Occupant Survey Form (with Interview Protocol)

Title of Project: - FORT GOOD HOPE HOMEOWNERSHIP ASSISTANCE PROGRAM
OWNER-OCCUPANT SURVEY -

Investigators: Drs William Rees and David Hulchanski
School of Community and Regional Planning
University of British Columbia
Vancouver, B.C. V6T 1W5

Purpose of Project:

The purpose of the proposed research is to document and evaluate Fort Good Hope's self-help housing project which is sponsored by the GNWT Housing Corporation's Homeownership Assistance Program (HAP). We want to find out what people in FGH think about the program and how it might be improved. The information we collect will help us to suggest ways other communities might learn from FGH's experience.

Community Involvement:

Success of this project requires information from several groups of people in FGH. This survey is being done by FGH workers, and is intended for owner-occupants of HAP houses.

Instructions to Interviewers and Survey Protocol

a. Each interview should be with the homeowner or head-of-household. (i.e., someone who applied for and obtained a HAP house.) Do not interview children, relatives, or others who simply live in the house.

b. Please explain the purpose of the project (see above) to each interviewee at the beginning of the interview. You might also tell them that the project has the approval of the Dene Community Council.

c. Please explain to each homeowner that any information he/she provides will be treated as strictly confidential. No homeowner's name will be included in any information from this study made available by the investigators. Of course, people have the right to refuse to be interviewed.

d. Most questions can be answered by placing check marks in the spaces provided, or with one- or two-word comments. **It is better to get brief answers to all the questions than long responses to only a few.** However, if someone wants to provide more information than can fit in the spaces, please write it on the back of the forms and indicate which question is being answered.

e. If people are interested, please inform them that the results of the study will be available to the FGH Dene Community Council and Housing society for their use in future planning. We will also provide additional information on the study to any homeowner who requests it.

f. Each interview will probably take 3/4 hour.

FORT GOOD HOPE HOMEOWNERSHIP ASSISTANCE PROGRAM

OWNER-OCCUPANT SURVEY Date: [ ]

Personal Data

Interviewee (homeowner) name or number: [ ]

Sex: m...[ ]
f...[ ]

Age: [ ]

Previous Housing

1. Where did you live before moving into this house?
   In Fort Good Hope.....[ ] (Please mark location on map.)

   In another Community...[ ] Please specify: [ ]

   In the bush.....[ ]

2. How did you like the area or part of town where you used to live?
   Good...[ ] Fair...[ ] Bad...[ ]

   What did you like about it?

   What did you not like about it?

3. Please indicate which of these statements about your last house is true:
   a. I owned my last house and I did not pay rent .....[ ]

   b. The house belonged to family or friend and I did not pay rent.. [ ]

   c. I paid rent to / a family member... [ ]\
   - a friend..... [ ]- to live in my last house.
   \ someone else..... [ ]/

   d. The house was a Housing Association house ..... [ ]

	Number
4. How many people lived in your last house?	[ ]
How many rooms did it have? (Don't count closets or washrooms.) ...	[ ]
How many bedrooms did it have?	[ ]

5. Please tell us about your last house.

The heating was:	The plumping was:	The insulation was:
-oil.....[ ]	-indoor water and flush toilet.....[ ]	-log walls.....[ ]
-gas.....[ ]	-indoor water and honey-bucket.....[ ]	-fibreglass.....[ ]
-wood.....[ ]	-outdoor water and outdoor toilet...[ ]	-other [ ]
-electrical..[ ]		-don't know .....[ ]
-don't know..[ ]		

5. (continued)

Did you consider the heating, plumbing, and insulation to be:

Good.....	[ ]	[ ]	[ ]
Fair.....	[ ]	[ ]	[ ]
Bad.....	[ ]	[ ]	[ ]

6. Overall, how would you describe the condition of your previous house?
Good...[ ] Fair...[ ] Bad...[ ]

What did you like about it?

What did you not like about it?

7. How old was your last house when you moved out? Years...[ ]

What was the condition of the house when you moved out?
Good...[ ] Fair...[ ] Bad...[ ]

8. What happened to your old house?
Sold to someone else ..... [ ]
Rented to someone else ... [ ]
Not used any more ..... [ ]
It was torn down ..... [ ]

Other ..... [ ]
Please explain:

Transition to HAP Housing

1. When did you first find out about the Homeownership Assistance Program (HAP)? Year.. [ ]

2. How did you find out about the HAP? From: (You may check more than one.)
Newspaper or pamphlet..... [ ]
Radio or TV..... [ ]
FGH Housing Society..... [ ]
The Dene Community Council.. [ ]
GNWT Housing Corp. Staff.... [ ]
Housing Association Staff... [ ]
Other Government agency..... [ ] Specify: [ ]
Previous HAP applicant..... [ ]
Friend..... [ ]
Other source..... [ ] Specify: [ ]

3. Did anyone help you to understand the HAP program or to fill out the application forms for a new HAP house?
   No...[ ] (Go to #5)

   Yes, I was helped by: (you may check more than one)
   - FGH Housing Society..... [ ]
   - The Dene Community Council.. [ ]
   - GNWT Housing Corp. Staff.... [ ]
   - Housing Association Staff... [ ]
   - Other Government agency..... [ ] Specify: [ ]
   - Previous HAP applicant..... [ ]
   - Friend..... [ ]
   - Other..... [ ] Specify: [ ]

4. What did you think about the advice or help you got? Was it:
   Good...[ ] Fair...[ ] Bad...[ ]

   If bad, please explain what you mean:

5. When you applied for your HAP house, how good was your understanding of the process involved (time, effort, etc.) in getting a house?
   Good...[ ] Fair...[ ] Bad...[ ]

6. a) What qualifications did you have to receive a HAP house?

   b) How was your application approved? (i.e., How were you chosen - by the Housing Society alone? by a public meeting? Please explain the process:)

7. How much time passed between submission of your application and delivery of your house package to the land? Years.....[ ] Months.....[ ]

8. Did you help to design your HAP house?

   Yes (check one)
   - /I designed the house mostly myself.....[ ]
   - -I made big changes to an existing plan.....[ ]
   - \I made small changes to an existing plan...[ ]

   No, I chose a plan provided by: [ ]

Construction Phase

1. Have you ever received any formal training in a house-building skill or trade: Yes...[ ] No...[ ] (go to #2)

   If yes, what kind of training:

carpentry/framing...[ ]	cabinet-making...[ ]	electrical...[ ]
plumbing/heating....[ ]	dry-walling .....[ ]	roofing.....[ ]
log preparation.....[ ]	other (specify)..[ ]	

2. Did you ever help to build a house before getting your HAP house?
   Yes...[ ] No...[ ] (go to #3)

   If yes, what kind of work you have done?
   carpentry/framing...[ ] cabinet-making...[ ] electrical...[ ]
   plumbing/heating....[ ] dry-walling .....[ ] roofing.....[ ]
   log preparation.....[ ] other (specify)..[ ]

   How many houses had you worked on?
   1-5...[ ] 6-10...[ ] More than 10...[ ]

3. Did you help to build your HAP house?
   Yes...[ ] No...[ ] (go to # 4)

   If yes:
   a. Please indicate how much time you spent working on your house:
      Half-time or more during construction... [ ]
      One or two days a week most weeks..... [ ]
      Whenever I had spare time ..... [ ]
      I helped out on a few occasions.....[ ]

   b. What kind of work did you do on your house?
      carpentry/framing...[ ] cabinet-making...[ ] electrical...[ ]
      plumbing/heating....[ ] dry-walling .....[ ] roofing.....[ ]
      log preparation.....[ ] other (specify)..[ ]

4. How many people helped built your house, and how much help did they provide?

	How Many?	Average Number of Days worked 1-5 days	6-30 days	>30 days
Parents	[ ]	[ ]	[ ]	[ ]
Children	[ ]	[ ]	[ ]	[ ]
Other relatives	[ ]	[ ]	[ ]	[ ]
HAP supervisor	[ ]	[ ]	[ ]	[ ]
Friends	[ ]	[ ]	[ ]	[ ]
Operation Beaver volunteers	[ ]	[ ]	[ ]	[ ]
Other (strangers)	[ ]	[ ]	[ ]	[ ]

5. When was construction started on your HAP house (i.e., when was the pad put down?) Year... [ ] Month... [ ]

   When did you move in? Year... [ ] Month... [ ]

   Was the house finished when you moved in? Yes..[ ] No..[ ]

   If not, why wasn't it finished? (e.g., what was left to do?)

6. Were you satisfied with the quality of the materials provided in your house package as delivered?
   Yes...[ ] Not sure...[ ] No...[ ]

   If not, why not?

7. How do you like the size and floor plan of your house?

size		floor plan	
Too small...	[ ]	Good...	[ ]
Just right..	[ ]	Fair...	[ ]
Too big.....	[ ]	Bad....	[ ]

8. If you had a choice, what improvement would you make to your house?

9. How hard was it to build your HAP house?
   Harder than I expected..... [ ]
   About as expected..... [ ]
   Easier than I expected..... [ ]

10. Did any of the following provide help (e.g., advice, money, tools) other than labour during construction of your house?

		What kind of help?
FGH Housing Society.....	[ ]	[ ]
FGH Dene Community Council.....	[ ]	[ ]
GNWT Housing Corp. Staff.....	[ ]	[ ]
Housing Association Staff.....	[ ]	[ ]
Other Government agency.....	[ ]	[ ]
Previous HAP house owners.....	[ ]	[ ]
HAP supervisor.....	[ ]	[ ]
Relatives.....	[ ]	[ ]
Friends.....	[ ]	[ ]
Other.....	[ ]	[ ]

Occupancy

1. Who chose this lot for your house?
   I did (owner)..... [ ]
   Dene Community Council..... [ ]
   FGH Housing Society..... [ ]
   Other (specify)..[ ]

2. How do you like this location or part of town? Is it:
   Good...[ ] Fair...[ ] Bad...[ ]

   What do you like about it?

   What do you not like about it?

Number

3. How many people live in your HAP house? ..... [ ]
   How many rooms does it have? (Don't count closets or washrooms.) ... [ ]
   How many bedrooms does it have? ..... [ ]

4. Please tell us about your HAP house.

The heating is:	The plumping is:	The insulation is:
-oil.....[ ]	-indoor water and flush toilet.....[ ]	-log walls.....[ ]
-gas.....[ ]	-indoor water and honey-bucket.....[ ]	-fibreglass.....[ ]
-wood.....[ ]	-outdoor water and outdoor toilet...[ ]	-other [ ]
-electrical..[ ]		-don't know .....[ ]
-don't know..[ ]		

Do you consider the heating, plumbing, and insulation to be:

Good.....	[ ]	[ ]	[ ]
Fair.....	[ ]	[ ]	[ ]
Bad.....	[ ]	[ ]	[ ]

5. How do you like your HAP house? Is it:
   Good...[ ] Fair...[ ] Bad...[ ]

   What do you like about it?

   What don't you like about it?

6. Are you happier living here than in your old house?
   Happier...[ ] Same...[ ] Less happy...[ ]

   Please explain what makes you happier (or less happy):

7. Is it important to you to keep your house in good condition?
   Very Important...[ ] Somewhat Important...[ ] Not Important...[ ]

8. Have you had to make any major repairs to the house?
   Yes...[ ] No...[ ] (go to #9)

   If yes, what kind of repair? [ ]

9. Do you fix your own house?
   Always do it myself..... [ ]
   Sometimes do it myself, sometimes get help... [ ]
   Always get someone else to do it..... [ ] (go to 11)

10. For any repairs you do yourself, where do you get your supplies?
    In Fort Good Hope..... [ ]
    I send out: -because its cheaper..... [ ]
    -because there are no suppliers in FGH..... [ ]
    -because... [ ]

11. How much do you spend per year to heat and maintain your house?
Estimated expenses: [$]

Is this more or less than you expected?
More...[ ] As expected...[ ] Less...[ ]

12. Do you think the cost of heating and maintaining your house is:
Very little, easy to pay ..... [ ]
Moderate but affordable ..... [ ]
Too much, hard to pay ..... [ ]

13. Overall, how do you think owning a HAP house has affected you?
I'm better off..... [ ]
Makes no difference... [ ]
I'm worse off..... [ ]

Please explain:

14. Overall, how has the HAP housing program affected Fort Good Hope?
It's good for FGH..... [ ]
It has made no difference... [ ]
It's bad for FGH..... [ ]

Please explain:

15. Is there anything else you would like to say about the HAP or its effects on you or your community?

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